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ABSTRACT

This 1979-80 guide includes information about the basic rationale, the economic principles, and the computational procedures used in the College Scholarship Service need-analysis system. Contents include: an introduction to the principles and practices of student financial aid administration, the history of need analysis, the theory of need analysis (measuring parental ability to pay and measuring student resources), computation procedures for the financial aid form, special problems in need analysis, procedures for processing the financial aid form, constructing student expense budgets, packaging aid resources, sample cases of financial aid forms, income tax tables, a 1979 financial aid form, and a guide to the edited financial aid form. (SW)

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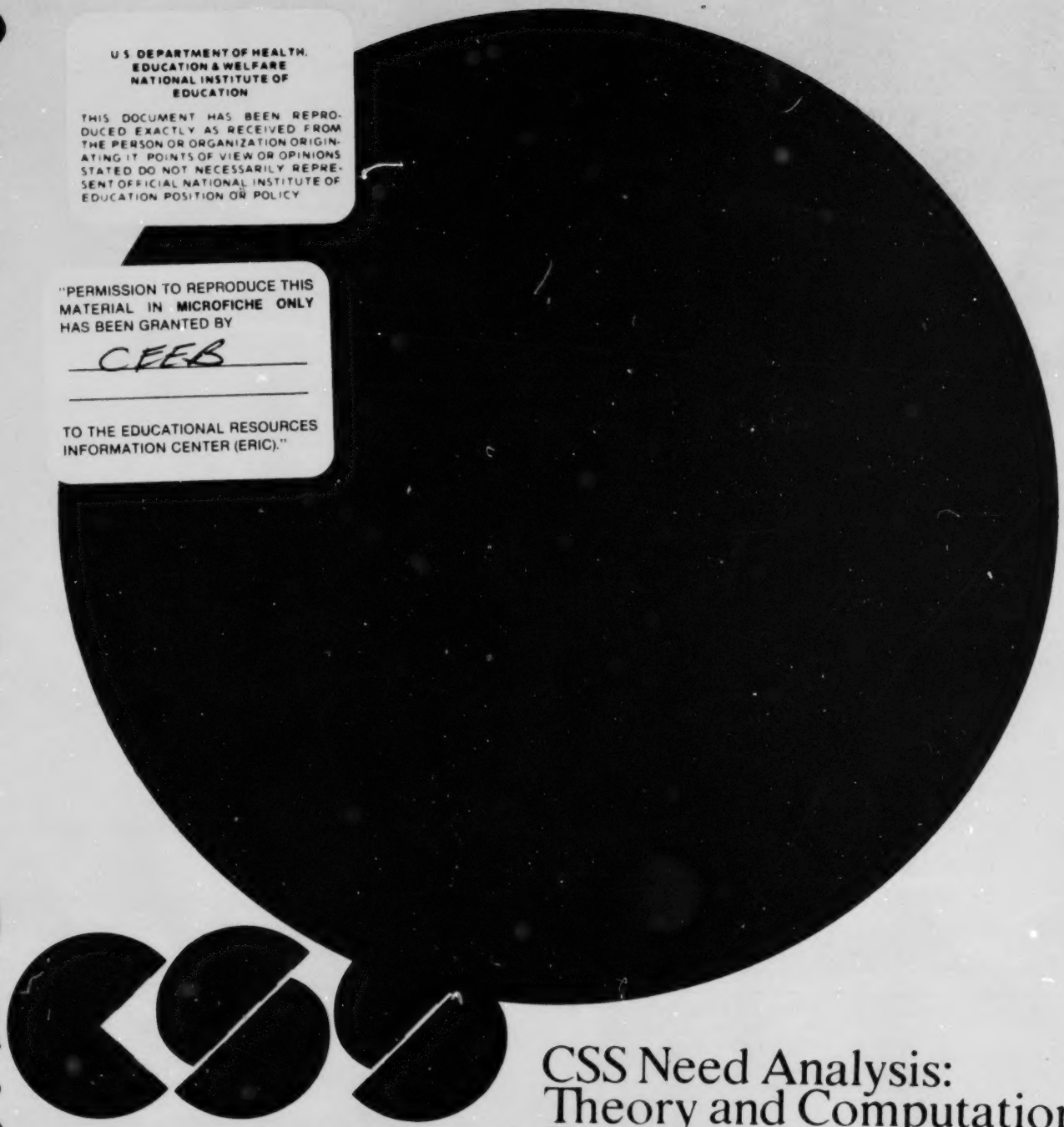

# CSS Need Analysis: Theory and Computation Procedures

*for the 1979-80 FAF*

College Scholarship Service
of The College Board

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The College Scholarship Service (CSS) is an activity of the College Board concerned with improving equal educational opportunity. The CSS through the determination of financial need assists in the equitable distribution of financial assistance to students. Its services are offered to students and their parents, to secondary schools, to noncollegiate sponsors of financial aid programs, and to all institutions of postsecondary education. Operational activities for the College Scholarship Service are performed by Educational Testing Service.

The College Board is a nonprofit membership organization that provides tests and other educational services for students, schools, and colleges. The membership is composed of more than 2,500 colleges, schools, school systems, and education associations.

The College Scholarship Service Assembly is a constituent membership body within the College Board. The more than 1,300 postsecondary institutions, secondary schools, school systems, and state and regional associations that are members of the Assembly—together with an additional 350 donors and sponsors—participate in activities and services of the CSS.

Copies of this book may be ordered from College Board Publication Orders, Box 2815, Princeton, New Jersey 08541. The price is $5.

Editorial inquiries regarding this book should be addressed to the College Scholarship Service, The College Board, 888 Seventh Avenue, New York, New York 10019.

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# Foreword

During its more than 20 years of existence the College Scholarship Service has made a constant effort to improve the status of the professional administrator in the field of financial aid. One contribution has been the publication of a detailed book that describes the CSS need analysis system. This comprehensive guide includes information about the basic rationale, the economic principles, and the computational procedures used in the CSS system. By providing this publication, the CSS continues its commitment to help professional personnel who are involved in the distribution of financial aid understand how expected family contributions are derived. The financial aid administrator will thus be better prepared to consider individual adjustments that may be appropriate in the amounts expected from students and their families in various instances, especially when the financial situation of a family changes or when additional information about a family's circumstances becomes known.

This book is revised periodically to reflect changes in the CSS need analysis system. Changes are made as economic conditions shift or for the purpose of increasing the equity of the rationale. They result from a continuing critical analysis of the CSS system by financial aid administrators, the CSS staff, and outside consultants who are particularly familiar with financing postsecondary education.

*CSS Need Analysis: Theory and Computation Procedures* was prepared by Joe Paul Case, director of program administration, CSS, of the College Board; and William J. Cavanaugh, program director, institutional and agency programs of the CSS at Educational Testing Service. Major contributions were made by James E. Nelson of the College Board and James L. Bowman and Joan Ali of ETS. It has been edited by Georgia E. Stribling, senior staff editor of the College Board.

Questions regarding the CSS need analysis or supportive services are welcome and should be directed to the central or regional offices of the College Board, listed in the back of this book.

# 1. Introduction

The College Scholarship Service was established in 1954 in response to the expressed need of postsecondary educational institutions for a consistent and equitable approach to the awarding of student financial aid. With the support and advice of the educational community, the CSS developed an objective, systematic method for determining parents' ability to meet educational expenses. Consideration of the family's financial strength in relation to educational costs at the student's chosen institution provides a means of determining financial need. Financial need can be defined most simply as the difference between the cost of education at the institution the student wishes to attend and the amount of money a student and his or her family can reasonably make available – from their income and from their assets – to meet the expenses of that education.

Since financial need is related to the cost of education, a family with a comparatively high standard of living may demonstrate financial need in order for one of its members to attend an institution that has high annual costs. The same family, applying for assistance for the student to attend a community college or a vocational-technical school, may be unable to demonstrate need. Financial need in general is relative to educational costs.

Today it is a widely accepted principle that financial aid awarded on the basis of need enables the greatest number of students to begin or to continue their education. This belief is incorporated in the Principles of Student Financial Aid Administration endorsed by the members of the CSS Assembly.

## Principles of Student Financial Aid Administration

1. The purpose of any financial aid program – institutional, governmental, or private – should be to provide monetary assistance to students who can benefit from further education but who cannot do so without such assistance. The primary purpose of a collegiate financial aid program should be to provide financial assistance to accepted students who, without such aid, would be unable to attend that college.

2. Each college has an obligation to assist in realizing the national goal of equality of educational opportunity. The college, therefore, should work with schools, community groups, and other educational institutions in support of this goal.

3. The college should publish budgets that state total student expenses realistically including, where applicable, maintenance at home, commuting expenses, personal expenses, and necessary travel.

4. Parents are expected to contribute according to their means, taking into account their income, assets, number of dependents, and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including appropriate borrowing against future earnings.

5. Financial aid should be offered only after determination that the resources of the family are insufficient to meet the student's educational expenses. The amount of aid offered should not exceed the amount needed to meet the difference between the student's total educational expenses and the family's resources.

6. The amount and type of self-help expected from students should be related to the circumstances of the individual. In the assignment of funds to those students designated to receive financial aid, the largest amounts of total grant assistance should go to students with the least ability to pay.

7. The college should review its financial assistance awards annually and adjust them, if necessary, to reflect changes in the financial needs of students and the expenses of attending the institution. The college has an obligation to inform students and parents of the financial aid renewal policies for enrolled students at the time of the initial offer of financial assistance.

8. Because the amount of financial assistance awarded reflects the economic circumstances of students and their families, the college should refrain from any public announcement of the amount of aid offered, and encourage students, their secondary schools, and others to respect the confidentiality of this information.

9. All documents, correspondence, and conversations between and among aid applicants, their families, and financial aid officers are confidential and entitled to the protection ordinarily arising from a counseling relationship.

10. Concern for the student should be paramount. Financial aid should be administered in such a manner that other interests, important though they may be, are subordinate to the needs of students.

## Practices of Student Financial Aid Administration

The members of the CSS Assembly in 1973 endorsed a set of practices for the administration of financial aid programs to provide guidance to institutions and to insure the fair and equitable treatment of student aid applicants.

According to the preamble: "The increase in the number of students requiring financial aid in order to pursue postsecondary educational objectives and the increase in the number and variety of institutions awarding limited student aid funds require standards and guidelines for the responsible administration of student aid programs and the equitable distribution of funds. This statement of practices is intended to be used in conjunction with the Principles of Student Financial Aid Administration as a guide to institutions in the administration and coordination of their financial aid programs."

**Motivation and information** – Actively encourage students to utilize available financial aid services by:

1. Coordinating efforts with those of federal, state, community, and other agencies as well as those of secondary schools to encourage all students who want to continue education beyond secondary school to consider postsecondary education regardless of their financial circumstances.

2. Providing complete and current written information to students and parents about financial aid policies, full costs of attendance, application procedures, eligibility criteria, and available student financial aid.

**Counseling** – Make explicit the need for student financial planning by:

3. Cooperating with secondary schools and agencies in providing adequate guidance and counseling in financial planning.

4. Providing and maintaining financial counseling programs for all students who seek assistance.

**Organization and administration** – Establish administrative procedures that are responsive to the needs of students as well as the needs of institutions by:

5. Conducting surveys to assist in the development of realistic student budgets.

6. Utilizing a recognized standard need analysis system consistently to determine the ability of students and their families to pay for educational costs.

7. Considering the student's individual circumstances when offering self-help aid and in determining the self-help expectation.

8. Using all forms of aid – grant, loan, employment – and considering other resources available to the student in order to provide the most equitable apportionment of limited funds to eligible students.

9. Meeting the full need of students to the extent possible within the institution's capabilities.

10. Providing award notifications that clearly indicate the type, amount, and conditions of the award including the expected amount of family contribution and other anticipated resources.

11. Providing students who are not offered financial aid with the specific reason(s) for the denial of aid and, to the extent possible, assisting them in finding alternative sources of aid.

12. Making awards to students who apply for renewal of aid by reviewing the student's financial circumstances and establishing the amount of aid needed with full consideration of the student's current need.

13. Advising secondary schools and state and other granting agencies that it is inappropriate to announce individual or aggregate aid awards received by student applicants on the basis of need.

14. Releasing parents' or student's financial aid records and information only with the written consent of the parents or the student except in accordance with due process of law.

15. Considering the inclusion of students, faculty members, and administrators on institutional committees that are responsible for establishing financial aid policies.

16. Coordinating the administration of financial aid through a central office to insure consistency in making awards to students and the most efficient use of available funds.

17. Notifying students of financial aid decisions as early as possible in order to serve the students' best interests, and when possible coordinating these notifications with those of admissions decisions.

18. Sharing information with other institutions and agencies about mutual aid candidates to insure comparable financial aid awards, thereby permitting a student freedom in choosing an institution.

**Research and professional development** – Continue to contribute to the evaluation and progress of the profession of student financial aid administration by:

19. Developing and conducting research programs that will contribute to the solution of problems and advancement of knowledge in the field of financial aid.

20. Conducting periodic reviews of the institution's total financial aid process in order to serve students and the institution better.

21. Encouraging the continued professional development of financial aid administrators by providing opportunities to join and participate in professional aid administrators' associations and organizations dedicated to the advancement of sound principles and practices and the extension of knowledge in student financial aid administration.

## Aid administrator's judgment

The CSS system tries to establish uniform criteria for evaluating a family's ability to finance postsecondary education from information reported in the Financial Aid Form (FAF), but there are times when strict application of the CSS procedures will be inappropriate. It is important to remember the following:

1. The CSS system provides a measurement of a family's ability to pay. As with any system designed to process a large number of different cases, it must follow a standard set of procedures. These standard procedures may not be completely applicable to the particular circumstances reflected by individual students and their families.

2. The CSS system measures the amount of financial support that the family is reasonably able to contribute toward postsecondary education at the time the financial statement is submitted. This amount should be reviewed periodically and altered, if necessary, to reflect changes in circumstances.

3. The CSS system provides only a measurement of family financial strength in relation to anticipated educational expenses. It does not consider academic ability and potential, character, or other criteria that an institution may employ in selecting financial aid recipients. In accordance with the CSS principles and practices of financial aid administration, need should remain the primary factor in determining the amount of financial assistance.

The CSS system is designed to treat cases equitably, but the judgment of the financial aid administrator is indispensable. This judgment is based on experience in dealing with families of all types and their individual problems, as well as other information available to the administrator. The financial aid administrator must always be the final authority in any system of need analysis.

## Using CSS services

Any institution of postsecondary education may make use of CSS services. FAF forms are available free for distribution to students. By completing the FAF Service Options form, institutions receiving need analysis reports can have their own budget information displayed and need figures calculated in the reports. There is no charge for this service.

Institutions and agencies that use CSS documents generally include a statement in their catalog, financial aid leaflet, or application materials describing their financial aid program. These statements usually cover four specific points:

1. Student expenses
2. Purpose of the financial aid program

3. Resources available
4. Procedures for applying for financial aid

A sample statement that institutions may wish to consider adapting for inclusion in their catalog is given below.

"*Student expenses.* In planning to attend (name of institution) a student should expect the following typical expenses for an academic year: tuition and general fees, $_____; room, $_____; board, $_____; books and supplies, $_____. In addition, allowances should be added to these figures for personal expenses, medical insurance, transportation, and extra charges for special curriculums (such as laboratory fees, music practice rooms, etc.) The Office of Student Financial Aid will consider the total costs for attendance, including the items listed above, when making a financial aid commitment.

"*Purpose of financial aid program.* In addition to its own funds, (institution) participates in all federal programs including the Basic Educational Opportunity Grant Program. Residents of (name of state) are also eligible to receive state scholarship and loan awards. (Specific scholarships, loan funds, etc., administered by an institution are usually described here.) Last year, (institution) awarded $_____ in financial aid.

"Students applying for financial aid are considered for all programs for which they are eligible. The amount of financial aid awarded is generally a combination of grant, loan, and employment, and is based on the financial need of the student. Need is determined by subtracting the resources of the student and his or her parents' contribution from the total student expenses. The parents' contribution is estimated on the basis of the amount of their income and assets as well as a consideration of taxes, unusual expenses, and other liabilities of the family. An independent, objective, nationally recognized method of analysis developed by the College Scholarship Service is used to evaluate the family's financial circumstances. All financial aid awards to students are determined by the (institution's) Office of Student Financial Aid.

"*Procedures for applying for financial aid.* Students should apply for financial aid by submitting a Financial Aid Form (FAF) to the College Scholarship Service by (date). The FAF may also be used to apply for the Basic Educational Opportunity Grant Program [and for the (name of state scholarship or grant program), if applicable]. The FAF may be obtained from a high school guidance office or by writing to the Office of Student Financial Aid. Students should specify (code number) as the code number for (institution's name) in the appropriate section of the FAF.

"A letter explaining the award decision and giving information about any aid offered will be sent by (date) to each student who applies prior to the deadline dates specified above.

"A student must reapply for financial aid each academic year. However, aid usually continues at the same level each year, unless a student's resources or his or her expected parents' contribution changes. All enrolled students receiving aid automatically receive information about applying for renewal awards. Other enrolled students should request applications by (date)."

Accredited institutions using CSS services may be eligible for membership in the CSS Assembly. The Assembly is the major forum of the CSS. It was organized by the College Board in 1965 to consider policies and suggest courses of action related to the economic aspects of postsecondary education. Member institutions subscribe to the basic CSS philosophy that financial aid should be awarded on the basis of need. All College Board member institutions may apply for election to membership in the Assembly without any additional fee. Information on Assembly membership is available from the regional offices listed in the Appendix.

# 2. The history of need analysis

Since the founding of postsecondary educational institutions in this country, there has existed a tradition that scholarships and other forms of financial support should be provided for students who are "in need." The first recipients of aid to attend college were the worthy poor. These individuals were usually easy to identify as being "in need" in the small communities in which they lived because of their high visibility and the interdependent character of the population. Colleges usually granted aid on a personal basis and in a casual manner. Funds were extremely limited and recipients were few.

As American colleges developed prestige and economic strength, they began to build up endowments and special aid funds for students. Financial aid was provided to students the colleges wanted or thought they needed for particular reasons. In addition to the early grants to sons of ministers, sons of friends of the college, and sons of the faculty and the trustees, assistance began to be made available to exceptionally able students that the college judged sufficiently likely to add favorably to the institution's reputation in future years to warrant the granting of aid. By the early 1900s, some females also occasionally received such help, but they were the rare exceptions except in the women's colleges.

Financial assistance and even so-called "objective" systems for its distribution existed at both public and private institutions before World War II. But the amount of money available was small, and its distribution was most often based on "ability" rather than "demonstrated need." The GI Bill, which made further education possible for millions of veterans, became operative at the same time as the demand for higher education among middle- and lower-income groups increased significantly. Thus, pressures were created that led to the need for a more equitable distribution system for student aid dollars.

Methods that were employed to determine the amount of financial aid awarded to each student were rough and generally unsatisfactory. J. Edward Sanders (then Dean of Pomona College) surveyed practices at a number of institutions for the College Board in the early 1950s. He reported that scholarships were used almost exclusively to help students living close to the awarding college who required financial support. He found that in addition to "demonstrating need and personal thrift," recipients were often required to perform certain services so they might, in effect, earn their awards.

The survey included a report by Dean John Monro, on the "15 percent rule" then being used at Harvard. Dean Monro and a faculty committee would calculate 15 percent of the family's net income and subtract $100 for each other child attending a public school and $200 for each in private school or college. According to Monro, while this rule of thumb was fast and handy, it was not relevant to special family financial problems. Rarely did Harvard give consideration to the asset holdings of the family, the savings of the applicant, or the extent to which the applicant might be expected to make a contribution from his own earnings.

Before 1950, at many institutions, aid recipients were expected to demonstrate a "proper degree of austerity" in order to receive awards that were, typically, limited to tuition costs. Consideration did not extend to the full array of expenses associated with going to college.

## April 1953 symposium of the College Board

Concern about the policies and procedures for awarding scholarships had become sufficiently widespread among the members of the College Board by 1953 that a symposium on the topic was held at its spring Annual Meeting. Papers were presented by Sanders, Monro, and John Stalnaker (at that time Director of Studies for the Association of Medical Colleges). Those present, and subsequently the rest of the College Board membership, learned of the growing complexities of administering scholarships.

The symposium papers focused on and criticized the use of scholarship awards as a competitive device for the recruitment of college students. The Sanders paper cited a change taking place in the philosophy underlying scholarship awards: while need continued to play a part in the selection process, he found evidence that scholarships were taking on increasing importance as a primary means for colleges to strengthen their student bodies through "diversification, embellishment, and enlargement." Ability, according to Sanders, was measured in terms of specific talents—for example, in music, in athletics, or in special intellectual accomplishments; in terms of popularity and charm that might attract others to the college from the same community; or in terms of distance from the college which would introduce regional differences in point-of-view. Sanders went on to deal with the adverse effects of this new approach: the allocation of scholarship resources without regard to whether the college could afford them; inflation of individual stipends; massive recruitment campaigns; and, of course, multiple applications.

Monro presented what was perhaps the most significant paper. He described what he termed "a reliable, careful system for measuring and comparing" the need of aid applicants that he and his colleagues had developed. Many of the concepts he described have since then become well established and are now taken for granted in current need analysis procedures.

He observed that in any treatment of a student's financial problems there were two basic considerations: the expenses involved and the student's resources. Harvard's budget (as described by Dean Monro) not only included the actual cost of tuition (then $800), required fees, and room and board charges; it also provided for $300 to help with books, personal expenses, and recreation. To this basic budget was added a modest travel expense allowance.

On the resource side of the ledger, the Harvard system distinguished between resources of the student and those of the student's family. The aid applicant was expected to work in the summer and earn a specified amount toward yearly costs. If the student had sizable savings these were prorated over the number of years of college that lay ahead. Any outside awards were accepted at full face value and added directly to the student's other resources.

Clearly the most revolutionary aspect of the Harvard system was the manner of establishing how much the family could afford to contribute. Monro saw this as the real crux of financial need determination. He believed that fairness and reasonableness required complex calculations. He emphasized that very detailed information was required regarding the nature of

the parents' employment status; dependents; income from all sources (including both the year past and the year ahead); itemized business expenses; federal income taxes; and extraordinary expenses. The extent of all assets, individually reported, and indebtedness were also included in the calculation. The final rates of expectation were very carefully developed in relation to the average offerings that the families of Harvard students were making at the time.

After adding separate contributions from income and assets, Monro explained that the "calculated contribution" was checked against the actual family offer. If a wide disparity between the two was found, a check for special circumstances was made by the Harvard staff and some sort of compromise was usually worked out.

Although Homer Babbidge, then at Yale, and several other educational leaders had helped to develop systems that were similar to the one used at Harvard, it is sufficient to conclude that Monro had presented to a number of interested institutional representatives a precise, logical approach to need assessment that could replace the various rules of thumb then being used throughout the country.

## The beginnings of the CSS

At its fall meeting in 1953, the College Board voted to spend $50,000 for a full-scale study of the scholarship situation in the United States. In February 1954, the College Board announced in the *Review* that a proposal to establish a central information service for scholarship applicants had been offered to interested colleges. The initial service proposed was a uniform financial transcript – the first step toward securing the detailed family financial information that Monro had termed so essential to the assessment of student financial need. In April 1954, William C. Fels, then Associate Director and Secretary of the College Board, explained to Board members the details of the College Scholarship Service. It would begin to function in the 1954-55 academic year by distributing "forms in support of applications for financial aid."

The first CSS service concentrated on the design and distribution of financial forms. Processing activity included only central checking for omissions and errors before the original forms were duplicated and copies sent to designated colleges. It was suggested that later this service might be expanded to include the central computation of individual need, but initially this took place only on an experimental basis for a very small number of colleges.

Several aspects of today's CSS operations were present from the very beginning: a functioning membership association to guide activities; the sharing of information among participating institutions; a single form for a student's use; research regarding the financing of postsecondary education by students and their families; and the training of financial aid administrators.

The CSS began to function in the autumn of 1954 with 97 College Board member institutions. Representatives were asked to serve on the College Scholarship Service Committee – a standing committee of the College Board – and charged with providing the staff with advice and consent on matters relating to operations. Over the years the original Committee became the College Scholarship Service Council – an elected body – of the College Scholarship Service Assembly, a constituent membership association within the College Board. The change has expanded the original function of the Committee by providing direct representation from the professional financial aid administrator population and the member postsecondary institutions and secondary schools in developing and reviewing the activities of the College Scholarship Service.

As a condition of membership the postsecondary institutions agreed that they would require substantially all their entering freshman aid applicants to complete and submit to the College Scholarship Service the Parents' Confidential Statement. This agreement was essential to the solution of another problem that had been evident in 1953 – the multiplicity of forms that the student was required to complete in order to be considered for financial assistance at more than one college. Although the CSS has developed a number of forms over the years to provide adequately for the special needs of different categories of students, institutions, and financial aid programs, the principle remains in effect. Under present CSS procedures, each student is required to complete only a single form to be considered for aid from a number of institutions and programs.

The exchange of information between the College Scholarship Service and individual institutions was an integral part of the CSS in 1953 and remains so today. Then, as now, it was deemed essential that all institutions act on the basis of the same information. The central role of the CSS was to collect a single set of financial data from the student and his or her parents and distribute that information to all of the institutions at which the student was applying for financial aid. Each institution considering assistance for the student had a copy of the same information that every other institution had. If there were subsequent changes in the original information, that too was copied and distributed by the CSS to all institutions. When aid decisions were finally made, information about them was communicated – individually among institutions through the use of so-called Overlap Lists or Overlap Groups (supported by the CSS) and also by all member institutions to the CSS itself in the Annual Report of Tenders and Awards.

This sharing of information made possible other CSS work – research. Before 1954, information about family contributions and aid decisions was sketchy and usually limited to whatever a single institution had managed to accumulate about its own students. By the end of the CSS's first year, the original computation methods were refined as a result of an analysis of data secured from the parents' statements and the lists of institutional aid offers. Results included reductions in the expected contributions from family income and assets. The original data base of 19,500 statements has now expanded to over two million – the largest base of data about students and families seeking aid for postsecondary education available in the United States. This data base is continually used by the CSS in reviewing and refining need analysis procedures, and is increasingly used by outside organizations seeking information about patterns of financing postsecondary education, student needs, and college costs. Since its beginnings in 1954, the CSS has provided national leadership in research relating to student and parent financing of postsecondary education.

The initial CSS system provided a limited central computation system. From 1956 to 1959 all need calculations were performed by hand centrally. The more complicated cases were turned over to "juries" of college admissions and financial aid administrators who came together to help with the central processing. This resulted in a trained cadre of need analysts who went back to their own areas and shared their knowledge with others. The training of financial aid administrators—central to the CSS from its inception—was undergirded by the publication of the *Manual for Financial Aid Officers* for the first time in 1954. And since that time, this publication has been periodically revised and updated.

## Evolution of the CSS system and procedures

By November of 1957, the development of a national system had been largely accomplished. In addition to William C. Fels and Rexford Moon Jr., who had, about that time, assumed the directorship of the CSS, numerous college financial aid administrators including W. Bradford Craig of Princeton, Douglas Dickson of Pennsylvania, Frederick Frank of Washington and Jefferson, Robert Hage of Dartmouth, Jean Harvey of Purdue, Thomas Pitre of Massachusetts Institute of Technology, and Robert Huff of Stanford had assisted in the early stages of its development. John Monro continued to provide consultative help and John Morse of Rensselaer Polytechnic Institute, at that time chairman of the CSS Committee, made significant contributions.

Modifications in the system were largely of degree rather than concept. In general, they produced lower expected contributions from average or low-income families; reduced amounts expected from family assets; were more appropriate for needs of typical families; and gave special consideration to those in somewhat unusual circumstances, for example, having inadequate retirement provisions or owning businesses or farms. A working wife was allowed up to her first $1,000 in earnings to compensate for her special expenses; allowances were provided for relatives other than children who were also being supported; and nonrecurring heavy expenses were prorated over a period of three to ten years. The greatest degree of refinement occurred in handling the family's assets, with special protection given to nonliquid holdings and other allowances subtracted before determining the net amount.

Another major change in CSS procedures occurred in November 1959, when the CSS began to use electronic data processing equipment for its central computation services. Parents' Confidential Statements were sent to colleges in the 1959-60 academic year with a single estimated family contribution figure printed boldly in the lower left-hand corner of the form. By the 1960-61 academic year, the colleges were receiving a separate printout of the actual computation, step-by-step, on the Financial Need Analysis Report (FNAR). Another change occurred in the financial arrangements. Prior to 1959, colleges that wished to subscribe to the optional central computation service paid the costs themselves. Once central computation became a standard part of the procedures, the applicants and their parents were charged a fee to cover the cost.

The advent of the National Defense Student Loan Program in the fall of 1958 had two significant influences on the development of the CSS. It increased the number and types of institutions that needed central processing and analysis of financial need, and it enlarged the number and categories of students seeking financial aid. This combined change in institutional and student clientele caused what were then thought to be radical changes in the services. Before 1959 the CSS had concerned itself primarily with entering freshman aid candidates. But as the amounts of available money were expanded and eligibility was extended to include large numbers of upperclass and graduate student candidates who required annual review of family financial circumstances, the CSS initiated a renewal service that maintained cumulative records of prior family financial data and provided institutions with annual revisions of need analysis for renewal candidates.

A second major change that occurred was the extension of concern about need analysis to new groups of students. Before 1959 the typical aid candidate was an 18-year-old high school senior anticipating matriculation in a postsecondary institution soon after graduating. Except for an occasional orphan or ward-of-the-court, aid applicants were usually dependent on their parents for financial support. The sudden, vast expansion of aid resources available changed all that as older students, single ones who had lived separately from their parents for a number of years, and even married students began to apply for (and to receive) financial assistance based on need. The CSS introduced in 1961 the Married Student Supplement. Eventually this evolved into a separate document—the Student's Financial Statement.

Also by 1961, the CSS was offering a series of supporting publications and services including supplemental forms for owners of farms and businesses, and a nationally distributed financial aid *Guide for Counselors*. Increased awareness of and concern for the need for economic logic and rationale in the determination of parental and student ability to contribute to the costs of a postsecondary education brought a number of economists into CSS activities. Their efforts, together with expansion of the general body of knowledge about the economics of family and student participation in the financing of postsecondary education, generated a new rationale for the CSS. In 1962 major alterations of procedures were introduced in the determination of the ability of parents to contribute from their income.

The new concept recognized that up to a certain level (with variations according to family size) all of the family's income is required for basic maintenance. Above that so-called "modest but adequate" level of living, a family was considered to have income that could be spent at its discretion. One of the discretionary purchases, obviously, was postsecondary education.

The "modest but adequate" level was defined as the amount "required for a family to meet the total cost of a representative list of goods and services considered necessary to maintain a level of living according to standards prevailing in large cities of the United States in recent years." The statistics used were from the Department of Labor for 1962, establishing the "modest" level at $7,300 for three-child families, and a basic maintenance expectation of $800 for a nine-month period. Studies conducted by the Bureau of Labor Statistics and the Wharton School of the University of Pennsylvania produced

maintenance figures that were revised to reflect changing conditions in the years that followed.

Above the "modest but adequate" level of income, the 1962 rationale established expectations from the family's discretionary income at progressively higher rates. Use of an effective income concept (the amount of family earnings remaining after all allowances) enabled the CSS to treat more equitably families with similar financial strengths and to expect similar contributions of support.

In 1963 major overhaul of the basis for the computation of the family's contribution from assets took place. All assets were treated as being of equal value; allowable debts were deducted from total assets to produce net worth; modest but adequate levels of retirement allowances were established; and the remaining discretionary net worth was then converted to an income flow that was added to the family's effective income against which existing contribution rates were applied.

A comprehensive review of the CSS need analysis system was conducted in 1969 by a panel headed by Allan M. Cartter, then chancellor of New York University. The report of the 18-member group, *New Approaches to Student Financial Aid*, urged the CSS to continue to improve its need analysis system, to encourage colleges to revise their practices in harmony with the CSS principles, and to work for a national policy devoted to the goal of equal educational opportunity.

The CSS system and procedures continued to be refined in the early 1970s. Changes were made in the types of unusual expenses allowed against income and in the ways that the allowances were calculated. The rationale of asset computation was revised to deal more effectively with retirement and indebtedness. The levels at which families were judged to have discretionary income and the rates of contribution expected from that discretionary income were adjusted as additional information about family spending habits and needs became available. Family contribution rates were adjusted annually to reflect changes in the cost of living. A negative contribution index was developed to recognize the special financial circumstances of the very needy family.

## National Task Force on Student Aid Problems

On the initiative of the College Board, funding was secured in 1974 from several national foundations for the work of a National Task Force on Student Aid Problems, chaired by Francis Keppel, former United States Commissioner of Education. The Task Force brought together representatives from many groups concerned with financial aid – financial aid administrators, educational associations, students, the federal government, state governments, and national need analysis services. One of the charges of the Task Force was to produce compatibility in the need analysis systems in wide use in the country. Working through a subcommittee of the Task Force and through its own governance mechanisms, the College Scholarship Service along with the other national financial aid services agreed upon a "uniform methodology" that incorporated the best aspects of the different systems of need analysis into a coherent whole. It was asserted that because of the adoption of a national standard (or uniform methodology) for need assessment, all students would be better served through more consistent, equitable treatment.

The Task Force also made other important recommendations, regarding a common data collection form, a coordinated schedule for the financial aid delivery process, research in construction of student expense budgets, an "equity" approach to packaging financial aid, and training and professional development needs.

In January 1976 the CSS introduced its version of the "common form," the Financial Aid Form (FAF). From that time the FAF has gained wide acceptance as a single need analysis document appropriate for all student applicants. In the spring of 1976 the CSS Council reaffirmed its support for the simplification of the need analysis process represented by the new common form and agreed to terminate use of the Student's Financial Statement at the end of the 1975-76 processing year. At the meetings of the College Board's regional assemblies in the winter of 1977, broad support was voiced for the FAF to become the only need analysis form of the College Scholarship Service. Because of this consensus, the CSS Council at its spring meeting voted to eliminate the Parents' Confidential Statement as well. Thus, beginning with the 1978-79 academic year, all CSS need analysis services were integrated in the Financial Aid Form.

During the 1975-76 academic year the CSS introduced the Student Expense Study Service (SESS) to assist financial aid administrators in developing a statistical base for student expense budgets. The following academic year the CSS began to provide as a part of its need analysis reports a financial aid packaging section, with entries in the section tailored to the specifications of the institution.

In these and other ways the College Scholarship Service commited itself to the objectives set forth by the Task Force and has worked cooperatively with others to implement them.

## Coordination of student financial aid

Since the end of the National Task Force's activity in 1975, the College Scholarship Service has participated in a National Coalition for Coordination of Student Financial Aid. The Coalition is composed of representatives of the national need analysis services, federal and state student aid programs, the National Association of Student Financial Aid Administrators, and other education organizations, such as the American Council on Education and the Education Commission of the States. A working subcommittee of the Coalition has responsibility for annually reviewing the uniform methodology of need analysis and making recommendations for maintenance and modification of it. The subcommittee also serves from time to time as a forum for discussion of broader issues affecting the field of financial aid.

An outgrowth of this coordination effort was the agreement in January 1977 by the U.S. Office of Education to permit the Basic Educational Opportunity Grant (BEOG) Program to accept data collected in documents such as the CSS Financial Aid Form. To insure that information obtained in the FAF is comparable to that obtained by the BEOG program from its own document and the documents of other cooperating organizations, substantive agreement on data elements and instructions was achieved by a joint technical committee. Ac-

cord on data elements and instructions was essential to the plan to allow "multiple data entry" to the BEOG program beginning with the 1978-79 academic year. Implementation of this plan has significantly streamlined the financial aid process for several million students seeking aid each year. Indeed, in many instances a student need file only the Financial Aid Form to be considered for all varieties of assistance – federal, state, and institutional.

## The CSS decision-making process

From its inception, the College Scholarship Service and its need analysis system and procedures have been wholly public. The CSS represents a major voluntary association of secondary and postsecondary educational institutions, sponsors of financial aid programs, and other interested individuals and agencies. It is controlled by the membership – not by the government. The goal of the CSS has been, and continues to be, to work toward a fair and reasonable definition of financial need – measured individually and aggregately – that will be widely understood and accepted. The CSS system and procedures undergo constant review, evaluation, and governance through:

- its members and users, who continually provide evaluation and criticism to CSS staff and committees about the ways in which the CSS affects their daily activities and the lives of their students;
- the Committee on Need Assessment Procedures (CNAP), a working committee that identifies issues, solicits research, and provides recommendations to the governing bodies;
- the College Scholarship Service Council, an elected body, which serves as the governing board with direct responsibility, through the organizational structure of the College Board, for supervision of all CSS activities;
- the voting members of the College Scholarship Service Assembly, who meet annually both nationally and regionally to provide the final voice in activities of the CSS.

This process assures that the CSS remains what it was at its inception – a voluntary association of concerned institutions and individuals acting to bring order, reason, and equity to the important matter of the assessment for financial support of students in postsecondary education.

Although the CSS functions to collect, analyze, and distribute objective data that are the basis for systematic need analysis, its activities are not the end of need analysis. The strength of the CSS and the history of need analysis ultimately return to where they began – the individual financial aid administrator who accepts the concern and responsibility for maintaining continual adaptability and hence effectiveness.

# 3. The theory of need analysis: Measuring parental ability to pay

## The general assumptions

The primary purpose of financial aid programs is to permit attendance at postsecondary institutions by students who cannot afford the expenses themselves. In identifying those students who have financial need, institutions recognize the importance of a consistent method for measuring the ability of families to pay for education costs. In addition, federal and state programs developed to equalize educational opportunity require that a student's financial need be determined in a systematic way.

For over 20 years the CSS has been assisting postsecondary institutions, state and sponsored scholarship programs, and others through its need analysis services. The need analysis system of the CSS is designed to serve as a national standard of objective measurement of ability to pay for higher education. The CSS Council, the governing body of the CSS Assembly, is committed to insuring that the CSS need analysis system provide a national yardstick for analyzing what a given family is able to contribute and that it does not become a rationing device contingent upon budget allocations and other external factors.

The CSS need analysis system is based on several assumptions, and its levels of expectation are related to current economic concepts and the best available evidence of parental ability to pay for postsecondary education.

The underlying assumption of the CSS need analysis system is that parents have an obligation to finance the education of their children to the extent that they are able. The family's income and assets combined are considered to produce a comprehensive index of family financial strength and its capacity to contribute toward postsecondary education costs. Another major assumption of the CSS need analysis system is that the size of the family and any extraordinary expenses that the family may have must be considered in order to measure the true ability of the family to contribute to educational costs. So, too, must such factors as the age of the parents, the value of parents' assets, and the number of working parents be weighed – factors that will alter a family's financial strength.

Another general assumption of the CSS need analysis system is that students and their families must be accepted in their present financial condition. Any system that analyzes financial need must deal first with the objective facts of family financial circumstances. It cannot make distinctions between the frugal poor and the spendthrifty. It cannot distinguish between improvidence and financial hardship.

Families with similar incomes may have dissimilar assets for a variety of reasons. Previous illness, bankruptcy, or unemployment may have depleted the assets of a family. Through the use of the CSS need analysis an equitable and reasonable contribution from a family is obtained. If a family were expected to contribute an amount greater than its *present ability* dictated, the student would be penalized by being forced to find a way to assume the financial burden that could not be entirely met by either his or her parents or the institutional aid program.

An objective system of financial need analysis must treat all families equitably, recognizing the peculiarities of each family's situation to the greatest extent possible. It can recognize only expenses that are not a matter of family choice. A family with unusual medical or dental expenses, over which it has no control, must receive recognition of its difficulties. Other obligatory expenditures, such as the payment of taxes, basic support for family members, and losses due to theft, accident, or catastrophe, must also be considered as beyond the choice of the family. A lower contribution should be expected from a family that has difficulties imposed upon it by external or uncontrollable circumstances.

On the other hand, a need analysis system should not make adjustments in its estimates of financial strength because of differences in family situations that result from family choice. For example, a family that owes a large debt on an automobile is treated identically with a family that owns a fully paid-for model. Even though the first family has a debt and is required to allocate more of its income to paying that debt, the purchase of the automobile generally reflects family choice, and this obligation is not considered in the estimate of its ability to pay for college.

Since accurate, objective data are the basis for systematic need analysis, the resulting contribution should be considered as a reliable recommendation. However, complexities in individual family financial circumstances and differences in attitudes toward education may require that aid administrators consider adjustments appropriate to specific cases. In doing this they should evaluate both the objective and subjective information available from all sources. *A system of need analysis must always be a guide for judgment, not a substitute.* A financial aid administrator has a professional responsibility to make equitable judgments about each family.

## The concept of available income

The expected parental contribution toward educational expenses is derived after consideration of income, asset holdings, family size, a standard allowance for the cost of maintaining the household, and other allowances for necessary expenses.

The underlying assumption of the CSS is that a family's income is the primary source of support for education, but that adjustments should be allowed for certain expenditures that the family is obliged to make and which alter its financial strength. Once a minimum level of support is provided for obligatory and essential expenses, the family exercises its discretion over how its remaining available income is spent. Because the degree of latitude in discretionary and supplementary purchasing power grows as the level of available income increases, the CSS applies a progressive rate of expectation when measuring parental ability to contribute toward educational expenses.

The CSS uses the concept of "available income" in its procedures for calculating the parental contribution. Available income is defined as that income available to the family after allowances against the parents' total taxable and nontaxable income have been made for U.S. income and F.I.C.A. taxes, state and other taxes, medical and dental expenses, casualty and theft losses, an employment allowance (if appropriate), and general family expenses.

The practical application of CSS need analysis theory to the

development of the concept of available income is elucidated in the following.

### Taxable and nontaxable income

The income figure used by the CSS for its determination of expected parental contribution is current-year income—that is, income for the calendar year immediately prior to the academic year for which financial assistance is being requested by the student. Current-year income provides reliability because it permits verification of the data reported by the parents by comparing it with the U.S. income tax return, payroll receipts, and other payment vouchers.

Calculation of available income begins with an examination of the parents' income from all taxable sources. From this income the CSS deducts the "adjustments to income" allowed by the Internal Revenue Service (IRS). The resulting figure is the family's "adjusted gross income" (by IRS definition). The CSS also considers the family's income from all nontaxable sources, since such income may add significantly to the family's financial strength and, in some instances, may even be its mainstay.

### Allowances against income

Against the family's total income, allowances are made for the following expenditures over which little or no discretion is exercised and which reduce the family's available income.

*Allowance for taxes.* An allowance is granted in the CSS system for U.S. income and social security (F.I.C.A.) taxes because these are mandatory and are universally applicable to United States residents. The payment of such taxes reduces funds available for other economic needs, such as expenditures for postsecondary education costs.

In addition to taking into account the allowance made for U.S. income and F.I.C.A. taxes, the CSS also considers other taxes families must pay—state and local income, property, sales, and excise taxes. Because of the problems inherent in collecting precise tax information for individual families, for computation purposes the CSS uses a standard allowance for state and local taxes based on the family's reported total income. Total income, rather than taxable income, is used because consumption taxes are directly related to the total income available to the family.

These allowances have been derived using estimates of property, sales, and excise taxes contained in the Bureau of Labor Statistics (BLS) low-budget standard, adjusted for changes in the Consumer Price Index (CPI) and average family size, and information published by the Internal Revenue Service on state income taxes deducted at various income levels throughout the United States. For computation purposes, the portion of reported total income used as an allowance for state and local taxes varies from 4 to 13 percent according to income level and state of residence.

*Allowances for unusual circumstances.* Special allowances are also given for extraordinary expenses that reduce a family's usable income but are not a part of normal family life. The allowable expenses in this category include unusually high medical and dental expenses and casualty and theft losses, since these are unforeseen and not a result of exercising consumer choice.

In an effort to enhance the accuracy of the information reported, the CSS uses those medical and dental expenses (excluding medical insurance) allowable as a deduction for U.S. income tax purposes and, therefore, deemed extraordinary—that is, those expenses exceeding 3 percent of the family's total income. Again, in order to maintain the reliability of information reported and to minimize confusion, the CSS uses those deductions for casualty and theft losses as defined and allowed for U.S. income tax purposes.

In the development of the CSS need analysis system, emphasis was placed on simplicity, reliability of information, and horizontal and vertical equity. The provision for allowances for extraordinary expenses in the centralized processing system was delimited to prevent value judgments from being made by persons other than aid administrators. It is more properly the role of the aid administrator to consider individual family circumstances and ascertain the appropriateness of additional allowances for unusual family expenses or debts.

*Allowance for employment expenses.* In addition to the deductions mentioned previously, the CSS provides an employment allowance for families in which both parents are working or in which there is a single parent and that parent is working. The allowance is made in recognition of the additional expenses incurred by two working parents for clothing, transportation, meals away from home, and, in some cases, child care that are not included in the BLS low-budget standard that assumes only one wage earner. In the case of a single parent, the allowance provides for the added expenditures in food, household operations, and, in some cases, child care that are not part of the equivalent BLS low-budget standard.

*Standard maintenance allowance.* The CSS system provides for a standardized allowance called the standard maintenance allowance (SMA). The SMA represents the cost of basic necessities for *all* family members receiving over one-half support from the family. The CSS system, however, assumes that the student will not be part of the family unit for a period of 9 months; consequently, no provision for the student's expenses during this period is included in the SMA. Use of the SMA, therefore, exempts from contribution the amount of income necessary to provide for the most basic expenses of the remaining family unit. The CSS does not provide for a separate, direct allowance against income in the case of dependents in the family other than dependent children. Costs associated with these other dependent family members are provided for in the SMA.

The standard maintenance allowances are based on 1967 consumption cost estimates of the BLS for a family maintaining a lower standard of living. Since a direct allowance is made for state and local taxes in the CSS system, all such taxes that are a part of the BLS lower-budget standard have been subtracted. In addition, since the SMA represents the basic expenses required by the family unit remaining in the household, that portion of the standard representative of the basic living expenses for the applicant (and other family members in college) for a 9-month period is also deducted. The remaining BLS lower-budget consumption costs are adjusted for estimated changes in the CPI through December of the need analysis base year. For families of differing sizes, equivalency scales based on those published by the BLS are used to derive

the SMA. The derivation of the SMA for a two-parent, two-child family is illustrated below.

**Derivation of standard maintenance allowance (SMA) for a two-parent, two-child family**

| | | |
|---|---|---|
| BLS lower-budget expenditures | | |
| Consumption costs | $4,862 | |
| Other costs | 265 | |
| | | $5,127 |
| Less estimated taxes | | |
| Housing | $ 406 | |
| Gasoline | 54 | |
| Sales | 67 | − 527 |
| | | $4,600 |
| Less costs associated with student | | |
| Clothing | $ 130 | |
| Personal care | 40 | |
| Other consumption | 55 | |
| Food | 390 | |
| | $ 615 | |
| Amount for 9 months (.75 × 615) | | − 460 |
| Adjusted BLS consumption costs 1967 | | $4,140 |
| Estimated CPI 1967 through December 1978 | | × 1.991 |
| SMA (rounded) | | $8,240 |

Note: The BLS lower-budget expenditure figures come from *Three Standards of Living for an Urban Family of Four Persons* (BLS Bulletin 1570-5. Washington: Bureau of Labor Statistics, 1967).

The estimated Consumer Price Index includes a projected 7 percent rate of inflation for 1978, which has been applied to the December 1977 CPI (186.1) to arrive at the adjustment figure shown.

The following equivalency scale is used in deriving the SMA for family sizes 2 through 6.

| *Family size* | *Equivalency* |
|---|---|
| 2 | 0.65 |
| 3 | 0.81 |
| 4 | 1.00 |
| 5 | 1.18 |
| 6 | 1.38 |

These figures are modifications of the equivalency scales published in *Revised Equivalency Scale for Estimating Equivalent Incomes or Budget Costs by Family Type* (BLS Bulletin 1570-2. Washington: Bureau of Labor Statistics, 1967), and are based on an age distribution appropriate for parents and students in the undergraduate years. When used in measuring parental ability to contribute toward educational costs of postbaccalaureate study, the SMA is increased by 5 percent in recognition of the higher consumption budgets for families in the age group normally associated with graduate students.

In summary, subtracted from the total family income (taxable and nontaxable) are federal income and social security taxes, an allowance for state and local taxes, certain allowable deductions, an employment allowance (if applicable), and an appropriate maintenance allowance based on family size, family members in college, and the student's year in school. The remainder is considered to be "available income," or income available to the family to supplement the SMA and for a variety of other discretionary purposes. Education is considered by the CSS to be the most important discretionary purchase that a family with children of postsecondary age can make.

## The concept of income supplement

Earlier it was noted that a basic assumption of the CSS need analysis system is that income and assets combined produce a comprehensive index of a family's financial strength and therefore its ability to contribute toward educational expenses. It is generally recognized that the possession of assets enhances the economic position of a family because the combination of income and assets gives greater total financial strength than income alone. Therefore, a family with a small income and large assets may have the same financial strength as another family with a higher income but few or no assets.

The CSS measures the financial strength resulting from various combinations of income and assets by determining the potential supplementary income that would be expected from a given value of assets. Since assets generally have been accumulated by deferring the purchase of goods and services from income in the past, they can be considered available to supplement the purchase of goods and services from income at the present and in the future.

Traditionally, families accumulate assets for three major purposes: discharging indebtedness, providing for retirement, and future spending. In determining the income supplement that can be expected from assets, the CSS excludes that portion of assets needed for retirement, discharging indebtedness, and other purposes. The income supplement is derived from the remaining assets – the amount that could be set aside for spending and considered to be available for meeting educational expenses.

Although families may not actually convert their assets according to the CSS formula, the technique serves to treat equitably families that have about the same financial strength when income and assets are considered together.

### Discretionary net worth

Discretionary net worth in the CSS system is the value of assets after allowing for retirement, indebtedness, and other purposes. It is from the discretionary net worth of the family that the additional financial strength generated by assets is measured. Discretionary net worth represents the portion of family net worth considered available for the family to use in supplementing its income at present and in the future.

Standard items considered as assets in the CSS system are residence equity, other real estate equity, other investments, cash assets, and adjusted business or farm net worth. In cases in which a farm or business is the principal source of family income, a portion of the assets of that farm or business should be protected to avoid endangering its income-producing ability. The CSS recognizes this by including only a portion of the net worth of a business or farm in the calculation of the family's net worth.

The CSS system also permits consideration of the family's indebtedness for past nondiscretionary expenditures. However, it does not consider the value of consumer goods as assets, nor does it acknowledge outstanding loans or debts incurred in connection with purchases of such durable consumer goods as automobiles, household furnishings, and appliances.

It is recognized that family assets are not totally available for the payment of postsecondary educational costs. Two major reasons for accumulating assets are to allow for future purchases and to provide for retirement needs. The latter purpose is accommodated in the need analysis system by providing an allowance to protect enough assets to supplement retirement benefits. The asset protection allowance is a variable allowance against net worth that reduces the assets considered available for discretionary use. The asset protection allowance is derived annually according to the following formula:

$$\text{APA} = \text{Balance}\left[\frac{1-(1+i)^{n-r}}{i}\right](1+i)^{-n}(1+L)$$

in which

APA = asset protection allowance
Balance = annual annuity income needed to bridge the gap between an intermediate budget and average social security benefits for a retired couple or person
i = rate of return on the annuity
n = number of years to retirement at age 65
r = life expectancy
L = loading charge

In the formula, the asset protection allowance is calculated by determining the cost of an annuity policy that will provide at age 65 income equal to the difference between the current intermediate budget for a retired couple or person and the current average social security benefits for a retired couple or person.

The derivation of the asset protection allowance for a two-parent family, whose principal wage earner is age 45, may be illustrated as follows. The average life expectancy at age 45 is 31.4 years, and there are 20 years remaining to retirement at age 65. The formula then becomes:

$$\text{APA} = \$3{,}294\left[\frac{1-(1.04)^{20-31.4}}{.04}\right](1.04)^{-20}(1.06)$$

$$= \$3{,}294\,(9.0133)\,(.4564)\,(1.06)$$

$$= \$14{,}363, \text{ or } \$14{,}360 \text{ rounded.}$$

### Income supplement

After provision against net worth has been made for an appropriate asset protection allowance, the family's remaining assets are considered discretionary. From this additional financial strength a "supplement" to income is determined. The purpose of the income supplement is to take account of the contribution that discretionary net worth makes to a family's ability to pay for additional goods and services out of current income.

Twelve percent of discretionary net worth is assumed by the CSS to be converted to an annual supplementary income flow. However, in order to provide equity in cases where discretionary net worth is negative and available income is less than $4,790 (a level approximating the *moderate* budget level), the CSS system provides an allowance *against income* of 6 percent of the discretionary net worth. Families with assets need to be "protected" to the extent of their retirement needs; conversely, families of modest means without such assets should also have a portion of their income protected for future needs. The rate of 6 percent was chosen as an approximation of the annual rate of saving that would be required to achieve necessary additional assets to provide for retirement, given the average age of parents seeking financial assistance for their children. In cases in which available income is greater than $4,790, families are considered to have sufficient discretionary income to provide for such future needs and no allowance is made.

## Expected parental contribution from adjusted available income

The final portion of the CSS rationale for determining the amount parents can reasonably be expected to contribute concerns the "adjusted available income" of the family. Adjusted available income is the available income plus the income supplement from discretionary net worth.* Adjusted available income reflects the economic strength of the family resulting from a combination of its income and assets. Contribution toward educational expenses is derived from this amount.

Under the CSS system the standard maintenance allowance, when taken with standard tax allowances, serves as the point at which a zero parental contribution from income results. Income above that level is considered to be income available for providing basic support of the applicant and for supplementary and discretionary purposes.

The question remains, however, as to what portion of available income should be expected to be put toward total postsecondary educational expenses. Economists have demonstrated that as the amount of money available to the family for discretionary purposes increases, the ratio of basic consumer expenditures to total income decreases. Thus, as income increases, a larger percentage of income may be contributed with less effect on the support of the family. The CSS, therefore, uses a progressive taxation rate schedule for estimating the ability of the family to contribute toward educational costs from adjusted available income.

* A portion (or even all) of any social security benefits received by the student may be designated as a general family resource to supplement a low available income and income supplement. In such instances, the parents' share of the student's social security benefits is also included in the adjusted available income. A further explanation of this is provided in the next chapter under the heading, "Student's social security benefits."

### Negative parental contribution

Where incomes fall below the standard maintenance allowance level, expectations of parental contribution decrease from $0 to minus $750. The provision of a "negative" parental contribution is in recognition that, at income levels below the SMA level, families can afford no contribution toward the costs of attending postsecondary institutions. The use of a negative contribution emphasizes the different budget needs of students at varying income levels and provides a greater differentiation for families below the lower-budget level than is indicated by a fixed zero parents' contribution.

A negative contribution figure can be used by institutions in two ways. Ideally, financial aid administrators should recognize the special budget needs of students from families of low socioeconomic standing. In these cases, financial aid awards that meet full need should be made. This kind of award would recognize not only direct educational costs but also indirect costs to these families. If a financial aid administrator cannot make an award that recognizes indirect costs because of limited resources, the negative contribution figure can serve as a ranking device for setting priorities on existing funds. In such cases, students from lower-income families would have a greater indicated need for financial assistance, and should therefore receive priority in the allocation of funds.

### Treatment of families with more than one member attending postsecondary institutions

Basic to any system for measuring parental ability to pay for postsecondary education is the special provision that should be made for families with more than one member attending at the same time. The problem faced in determining parental contributions for students concurrently enrolled in postsecondary education is one of balancing fairness of obligation for multiple-student families with parity of obligation among all families.

The CSS need analysis system assumes that families with more than one member attending a postsecondary institution should contribute a greater amount from a given level of resources than families with only one member in attendance. The multiple enrollment procedure includes a reduction of the standard maintenance allowance when two or more family members are in college simultaneously and an equal sharing of the parents' contribution among all the student family members.

*Reduction of the standard maintenance allowance.* The standard maintenance allowance (SMA) excludes the applicant's basic living expenses for a 9-month period; however, when more than one family member is attending a postsecondary institution at least half-time, an additional amount is also deducted from the SMA for each additional student.

The SMA is adjusted downward in order to exclude the additional college students from the family's SMA. The amount of the reduction is determined by multiplying the "costs associated with student" for the 9-month period of attendance (shown in the chart on page 00 illustrating the SMA derivation) by the estimated CPI, with the product rounded to the nearest 50. Thus, $460 times 1.991 equals $916, or $900 rounded. This amount, then, is excluded for each additional family member who attends a postsecondary institution. The effect of this treatment is to lower the SMA for the remaining family members and increase the adjusted available income when more than one family member is enrolled.

*Determination of parents' contribution for student.* The total parents' contribution resulting from the increased adjusted available income (after taking into account a reduced SMA) is distributed among family members in college. That is, the total parents' contribution divided by the number in college equals the parents' contribution for the student. An example of this procedure follows. This illustration is for a family of four, including two postsecondary students.

| | |
|---|---|
| Income after taxes and allowances (except SMA) | $15,000 |
| Standard maintenance allowance (after $900 deduction for second family member in college) | − 7,340 |
| Available income | = $ 7,660 |
| Total parents' contribution | = $ 1,862 |
| Divided by number in college | ÷ 2 |
| Parents' contribution for student | = $ 931 |

If the total parents' contribution is negative, however, there is no division of the parents' contribution, because the particular indirect expenses that may be reflected in a negative parents' contribution for the student are unaffected by there being other family members also in postsecondary institutions.

# 4. The theory of need analysis: Measuring student resources

The CSS need analysis system has from its inception incorporated the basic principle that a student has an obligation to assume responsibility for the cost of education, since the student is the prime beneficiary of it. This obligation is reflected through a systematic expectation of contributions from a student's (and spouse's, if applicable) income, assets, and other resources such as social security, veterans', or war orphans' benefits.

## Dependency status

Fundamental to the measurement of student resources is a determination either that the student is responsible for providing for his or her own subsistence and other expenses or that both the student and his or her parents share this responsibility. Most financial aid administrators use the definition of the United States Office of Education (USOE) in making the differentiation. According to the USOE criteria, a "self-supporting" or "independent" student is one who:

1. Has not and will not be listed as an exemption for federal income tax purposes by any person except his or her spouse for the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested, and

2. Has not received and will not receive financial assistance of more than $750 from his or her parent(s) in the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested, and

3. Has not lived or will not live for more than six weeks in the home of a parent during the calendar year in which aid is received and the calendar year prior to the academic year for which aid is requested.

A student whose parents are both deceased is automatically considered self-supporting even though the tax exemption, financial support, or residence criteria may not have been met.

A dependent student is one who does not meet the criteria for classification as a self-supporting student.

The CSS need analysis system employs the USOE definition to distinguish between dependent and self-supporting students when calculating student resources.

In view of the limited amount of financial aid funds available at most institutions, the financial aid administrator may well decide that parents with adequate financial strength may still be expected to share the educational expenses of self-supporting students even though the USOE criteria are met.

## Self-supporting student's resources

### Available income

In its procedures for measuring resources available to the self-supporting student the CSS utilizes the concept of "available income." Available income is here defined as that income available to the student for meeting living and educational costs after allowances have been made against total taxable income for U.S. income and F.I.C.A. taxes.

Allowances are made for these taxes because they are mandatory and vary depending on the amount of income earned and/or the number of employed persons within the family unit. For an estimate of the U.S. tax payment, a standard income tax is computed, assuming the appropriate standard deduction and number of exemptions in the family unit. The social security taxes are figured by multiplying the applicant's and spouse's (if appropriate) income from wages, salaries, and tips by the current F.I.C.A. tax rate.

After these allowances are made, the remaining taxable income is added to the student's other nontaxable income, resources, and benefits. The total is the income available to meet the student's living and educational expenses.

### Student's assets

Since assets contribute to the financial strength of the student, it is important to include them in assessing the student's obligation toward postsecondary educational expenses. The CSS assumes that students have decided that education is the most important expenditure of resources they can make. Therefore, it is reasonable to expect that a significant portion of the student's assets will be available to meet educational costs.

The FAF document provides entry boxes for a detailed explanation of the nature of a student's assets. Included for consideration are equity values of the home or other real estate; net value of investments, cash, and bank accounts; and the adjusted net worth of business or farm.

Certain safeguards have been built into the rationale to assure that expected contributions from assets do not exceed a reasonable limit. For students who are older or who have assumed family responsibilities, it is important to protect a portion of their assets. The CSS, therefore, provides an asset protection allowance against the student's net assets that increases as the student's age and family responsibilities increase.

*Contribution from assets.* The calculation of the student's contribution from assets follows essentially the same procedure as that for calculating the income supplement for the parents of dependent students. Once the asset protection allowance has been subtracted from the student's net worth, the remaining assets are converted to a student's asset contribution at a rate of 35 percent.

Unlike the parents' asset treatment, there is no computation of a *negative* contribution from assets allowed against the student's available income. This differentiation is made because the basis of a negative asset contribution for the self-supporting student would be potential emergency expenses; whereas, for the parents' income supplement it is inadequate provision for retirement.

### Total family contribution

The student's available income and contribution from assets (and summer savings, if appropriate) are added to produce the student's total family contribution. This figure is used in estimating financial need by comparing it with the appropriate student expense budget.

## Dependent student's resources

### Summer savings

Because the dependent student normally derives at least minimal support from his or her parents, it is assumed that the

student's income is reserved for educational purposes. For the need analysis system to insure recognition of the student's self-help obligation, the CSS imputes an amount for summer savings. To accommodate factors that vary from place to place, however, the CSS gives institutions and agencies the option of submitting their own specifications for the treatment of summer savings expectations.

The CSS standard summer savings expectations serve primarily as a *guideline* to what the student's responsibility toward his or her own education should be. Because of their knowledge of local conditions, financial aid administrators are better able to judge the reasonableness of these expectations. Opportunities for employment and hourly earnings may vary considerably among geographic regions and even by size of city. In addition, it may be impossible for a student to obtain summer employment because of illness, academic scheduling, or other factors. Also, in those instances in which the analysis of the parents' resources indicates that they are unable to contribute toward postsecondary expenses, it may be that the student must devote at least a portion of his or her income to the general support of the family. The financial aid administrator should be prepared in such cases to assist the student in meeting the self-help obligation through loans or employment during the academic year.

**Student's assets**

The treatment of the dependent student's assets is parallel to that for the self-supporting student, with the exception that no asset protection allowance is provided the dependent student.

**Student's social security benefits**

In the CSS system, social security benefits that continue to be paid in behalf of a student who is enrolled in a postsecondary educational institution are treated either as part of family income or as a student resource depending on the level of the family's available income and income supplement.

It should be noted that from the viewpoint of the Social Security Administration, the student benefit is not a form of student aid. Although the term "student benefit" derives from a condition for entitlement (full-time school attendance) it does not describe the intent of the program or the reason for which the benefit is paid. That intent and reason are found in the basic condition for entitlement – the student is a dependent child of a worker whose earnings are lost due to death, disability, or retirement. Lost earnings are replaced by benefits paid to the worker's spouse and dependent members of his or her family. The student is deemed dependent since full-time school attendance is assumed to preclude self-support through employment.

The CSS system recognizes that family expenses covered by social security benefits prior to the student's postsecondary attendance continue while the student is pursuing advanced educational opportunities. Where family income is quite low, all social security benefits are considered part of family income in determining the expected parental contribution toward postsecondary educational costs. However, when family income is above the equivalent moderate standard of living, it is assumed that sufficient income is available from resources other than the student's share of social security payments to meet the continuing expenses of the family and that all of the student's share of social security payments is available for educational expenses.

Between these two situations the CSS makes a prorated allocation of the social security benefits attributable to the continued dependency of the student, designating one portion as family income and the remainder as a direct student resource.

**Veterans', war orphans', and other benefits**

Benefits provided through federal and state programs dealing with veterans and their dependents (educational benefits for veterans, war orphans' benefits, etc.) are considered to be available for educational expenses at a 100 percent rate. These are specifically student benefits and are made available to help meet postsecondary education costs.

Also, if the student receives payments from Vocational Rehabilitation, Manpower Development, or similar assistance programs, the full value of such payments is deemed available as a student resource.

**Total family contribution**

To determine the total family contribution for a dependent student, the CSS adds together the parental contribution and the contribution from the student's summer savings, assets, and benefits. The total family contribution is used in estimating financial need by comparing it with the appropriate student expense budget.

# 5. Computation procedures for the Financial Aid Form

The College Scholarship Service pioneered the field of financial aid through the development of services for institutions and agencies that administer aid programs and for students who seek assistance from them. For over twenty years the CSS has published need analysis documents for use by financial aid applicants. From 1954 to 1977 the Parents' Confidential Statement served as the principal need analysis document for dependent students, and from 1970 CSS forms were also available for self-supporting applicants. Most recently the Financial Aid Form (FAF) was introduced by the CSS in an initial step to simplify the financial aid application process. The FAF has been widely used by institutions and state scholarship and grant programs. Because of its flexibility and broad acceptance, the FAF became the CSS's only need analysis document in 1978.

The FAF provides financial aid administrators with a single document to use in evaluating all students' need for financial assistance. Students, whether dependent or self-supporting, undergraduate, graduate or professional, single or married, may complete and file the FAF.

The FAF is distributed through high schools, postsecondary institutions, and scholarship agencies as a part of a booklet which includes instructions for filling out the form, work sheets for financial portions of the form, and information about the Basic Grant program. FAFs may be ordered for distribution by institutions at no charge.

The form is designed so that students can be classified as either dependent or self-supporting according to criteria established by the United States Office of Education (USOE) for federally supported programs. The student's dependency status is used to determine the conditions under which parents' information must be submitted. If the student is dependent, the FAF instructions indicate that the parents' information must be provided. If parents' information is required by the institution for establishing self-supporting students' eligibility for aid programs, the financial aid administrator should advise students in writing. A communication of this type from the institution would take precedence over the general FAF instructions.

A copy of the completed FAF, any important supportive material filed with it, and an analysis of the FAF are sent to each postsecondary institution, school, or scholarship program named by the student to receive the FAF. All FAF filers receive an acknowledgment from the CSS that the FAF has been processed.

The completed FAF provides information on family income, unusual expenses, family and business or farm assets, and indebtedness. The FAF also contains a statement that filers must sign verifying that the information they have furnished in the form is correct and agreeing to furnish a copy of their most recent income tax return or other appropriate documentation on request.

The CSS has promulgated standard procedures for centrally analyzing the information reported in the FAF. It is important that financial aid administrators understand these procedures because it is their responsibility to accept the need analysis as it is provided or adapt it appropriately at the institutional or agency level. This chapter describes how the CSS analyzes the FAF and computes the student's total family contribution and need estimates according to the basic concepts outlined in Chapters 3 and 4. Computations described refer to data reported on the Financial Aid Form Need Analysis Report (FAFNAR).

For dependent students completing the FAF, a parents' contribution is calculated and included as part of the student's total family contribution. The computed contribution from a student's parents is based on the generally accepted CSS standards of ability to pay for postsecondary education. For self-supporting students the FAF need analysis system focuses on the student's income and other resources, and the parents' contribution is reported but not considered a resource. That is, when sufficient parents' information is provided (regardless of whether the student is dependent or self-supporting) an analysis of the data is made.

The CSS bases FAF computations on a student's estimated resources for the academic period for which aid is sought. The parents' contribution, when it is calculated, is based on the calendar year preceding this academic period.

## Student's information

The first line of the FAFNAR gives identifying information about the student, including full name, sex, date of birth, age, and social security number. Other descriptive items are explained below.

*Year in college.* A student's year in college, as reported in FAF Item 9A, is the academic year for which the student is seeking aid, and is shown on the FAFNAR according to the following designations.

1. First
2. Second
3. Third
4. Fourth
5. Fifth (undergraduate)
6. Graduate/professional

When a student fails to provide this information, the CSS assumes the student is in the first year. The financial aid administrator is notified of this circumstance through student's

**Figure 1. Student's information**

| STUDENT'S INFORMATION | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Student's Name | | | Sex | Date of Birth | | | Age | Social Security Number | | | Year in College | Marital Status | Family Members | Dependency Status* | Unusual Conditions** | Reason | Date Printed | | CSS Identification Number | CSS Code |
| Last | First | MI | | | | | | | | | | | | | | | Mo | Day | | |
| ZIEGLER | ANDREA | J | F | 01 | 18 | 60 | 19 | 012 | 34 | 5678 | 1 | 1 | 1 | 2 | | | 02 | 18 | 5423489 | 1070 |

unusual condition code X.

*Marital status.* A student's marital status is shown on the FAFNAR according to the following designations.

1. Unmarried
2. Married
3. Separated
4. Assumed married—reported as unmarried or separated, but data for a spouse shown

When a student fails to provide this information, the CSS assumes unmarried status.

A marital status "4" indicates that the student reported, or was assumed to have reported, on the FAF under "marital status" that he or she is unmarried or separated, but the FAF items "spouse's wages, salaries, tips, etc." or "financial assistance from spouse's parents" show valid dollar entries. In this situation, the CSS analysis treats the student as married. The financial aid administrator may wish to review this item to assure that the analysis is appropriate.

*Family members.* The total size of the student's household is entered on the FAFNAR as reported in FAF Item 75. When the student fails to provide the information requested, the CSS assumes one family member if the student's marital status is 1 or 3; two family members are assumed if marital status is 2 or 4.

*Dependency status.* A student's dependency status is determined from FAF Items 13, 14, and 15. The wording of these items is consistent with the United States Office of Education's most recent definition of a self-supporting student used for both the campus-based student financial assistance programs and the Basic Grant program.

The dependency status of the student is reported on the FAFNAR by one of three codes.

1. Self-supporting—the student has responded "no" to all of FAF Items 13, 14, and 15, which ask for information on residence, U.S. tax exemptions, and parental support.

2. Dependent—the student has responded with at least one "yes" to any of FAF Items 13, 14, and 15.

3. Assumed dependent—the student has responded with "blank" or a combination of "blank" and "no" to all of FAF Items 13, 14, and 15. In the absence of a complete response to the questions establishing a student's self-supporting status, the CSS must assume that the student is dependent. The ensuing need analysis of such students proceeds on the basis of this assumption.

When the student indicates in FAF Item 16 that both parents are deceased, self-supporting status is automatically assigned regardless of the responses to FAF Items 13, 14, and 15.

*Unusual conditions.* Up to three alphabetic codes may appear on the FAFNAR to alert the financial aid administrator to unusual conditions found in processing the student's sections of the FAF. The codes are described below.

X. Student's year in institution assumed to be "1"—the response to FAF Item 9A has been omitted.

Y. Student's other indebtedness, which is not considered in analysis, exceeds $300, or exceeds assets—the entry for FAF Item 73 is greater than the student's assets calculated from FAF Items 67 through 71.

Z. Student's dependency status in question; financial assistance from student's parents exceeds $750—student's dependency status is self-supporting and the entries for FAF Item 54, financial assistance from student's parents, for the 12-month period during which aid is sought (summer column [3 months] plus estimated academic year column [9 months]) exceed $750. For the self-supporting student, therefore, an apparent conflict results between the responses to FAF Item 54 and Item 15.

*Other information.* The CSS also indicates on the FAFNAR whether the report has been revised, the date the report was printed, the CSS identification number for the student (unique for each student), and the CSS code number for the institution.

## Parents' information

In the sixth line of the FAFNAR the CSS calls to the attention of financial aid administrators information regarding the parents that should be noted in reviewing need analysis reports.

*Family members.* The number of persons in the parents' household for whom the family provides at least one-half support is entered in the FAFNAR from Item 43. If the student is not a member of the parents' household, the FAF directs that the box in Item 44 be checked. If Item 44 is checked, the number reported on the FAFNAR is equal to the entry for Item 43 plus one.

*Family members in college.* The FAFNAR records the number of persons reported in Item 45 as being in college or other postsecondary education on at least a half-time basis during 1979-80. If the student is not included in the number reported in Item 45, the FAF directs that the box in Item 46 be checked. If a check mark is present, the FAFNAR entry will equal the number reported in Item 45 plus one.

*Family status.* The status of the student's parents is indicated by a code number in the "parents' information" section. These codes represent the following:

1. Two-parent family, parents married
2. Two-parent family, parents separated or divorced
3. One-parent family, headed by the male parent
4. One-parent family, headed by the female parent
5. Indeterminate family status, one parent assumed
6. Indeterminate family status, two parents assumed

*Unusual conditions.* In the "unusual conditions" box, the CSS may enter up to six code letters signifying that unusual conditions exist that may affect the parents' ability to contribute to the student's support or indicating that information submitted in the FAF is incomplete.

Three annotations relate to U.S. income tax and are mutually exclusive.

Code A is used to indicate that the parents did not report (or reported zero) U.S. income tax paid for 1978. In such an instance the CSS enters the calculated tax in the FAFNAR.

**Figure 2. Parents' information**

| PARENTS' INFORMATION | | | |
|---|---|---|---|
| Family Members | Family Members in College | Family Status † | Unusual Conditions †† |
| 4 | 1 | 1 | E |

22

Code B indicates that "U.S. tax reported for 1978 is less than 80 percent of calculated tax but is greater than zero." In this case the parents' entry is used, but the financial aid administrator may desire to look further into what warranted the entry. It may be, for example, that a family has reported only its tax payments in excess of withholding, which would yield a tax allowance on the FAFNAR that is too small.

Code C indicates that "U.S. tax reported for 1978 exceeds calculated tax by 10 percent or more." When this condition occurs the CSS enters the calculated tax in the FAFNAR. This code may mean that the family has reported its total withholding rather than the actual tax paid or that the family's income is higher than reported on the FAF.

Unusual condition code D appears when there is a difference of $2,000 or more between the 1978 "taxable and nontaxable income" entry on the FAFNAR and that for 1979 reported in FAF Item 22. If no entry is made for 1979 the code will not appear. The financial aid administrator may wish to review the information reported on the FAF for an explanation, such as retirement, disability, or loss of employment.

To bring to the attention of financial aid administrators other items that they may wish to review, the CSS prints codes E through J. Codes E and F indicate that the allowance for medical and dental expenses or casualty and theft loss(es) will affect the expected "parents' contribution for student" by at least $100. Code G reports that the "other unusual expenses" entry, although not considered in the CSS central procedures, would reduce the "parents' contribution for student" by $100 or more and should be reviewed by the financial aid administrator. Code H indicates that the parents' reported "state and other taxes" figure varies sufficiently from the standard allowance to affect the "parents' contribution for student" by $100 or more. Code I appears when "adjustments to income" reduce the "parents' contribution for student" by $100 or more. Code J indicates that "other indebtedness," although not considered in the need analysis, would reduce the "parents' contribution for student" by $100 or more if it were allowed. To assist the aid administrator in reviewing cases with this code indicated, an alternate computation of the parents' contribution is computer-printed at the bottom of the FAFNAR.

## Computation of student's available income

### Student's taxable income

The first step in computing a student's available income is to determine taxable income for 1979-80 by adding "student's wages, salaries, tips, etc.," "spouse's wages, salaries, tips, etc.," and "other taxable income" as reported.

After the taxable income of the student has been established, allowances are made for U.S. income and F.I.C.A. taxes.

*United States income tax.* The CSS computes U.S. income tax assuming that the student uses standard deductions and exemptions. The financial aid administrator can approximate this method by using Table A in the Appendix.

*F.I.C.A. tax.* An allowance for social security tax is also granted and is computed by multiplying the student's and the spouse's "wages, salaries, tips, etc." by 6.05 percent. The maximum allowance granted to the student and to the spouse is $1,070 each.

*Employment allowance.* The institution may choose as an option in the FAF Service Options form, to have the CSS calculate an employment allowance for a student whose husband or wife is employed. The allowance is equal to 50 percent of the "spouse's wages, salaries, tips, etc." to a maximum allowance of $2,000.

*Taxable income after allowances.* Allowances are then totaled and subtracted from taxable income to derive "taxable income after allowances." For self-supporting students, taxable income after allowances is a component of "student's available income." For dependent students, however, taxable income after allowances is not included in "student's available income" because institutionally specified figures for expected summer savings are used in the analysis. Nevertheless, aid administrators may wish to consider the CSS calculation of student's taxable income after allowances when constructing the student's financial aid award package.

### Student's nontaxable income

*Social security educational benefits.* If the student is self-supporting, the entry on the FAFNAR for "social security benefits" equals the product of the student's entries for FAF Item 63, the monthly benefit, and FAF Item 64, number of months (not to exceed 12) for the July 1-June 30 period. The same procedure applies to dependent students whose parents' available income and income supplement total $4,790 or more. For other dependent students the amount entered here equals the product of the appropriate percentage from Table 9 and FAF Items 63 and 64. When the parents' available income and income supplement are below $4,790, only a portion (or even none) of the student's benefits for the academic year are considered directly available for educational expenses.

*Veterans' educational benefits.* Veterans-GI Bill educational benefits entered on the FAFNAR equal the product of the student's entries for FAF Item 65, the monthly benefit, and FAF Item 66, number of months. The number of months cannot exceed the duration of the budget used in the institutional budget 1 calculation in the "student's expense budgets and estimates of financial need" section of the FAFNAR.

*Financial assistance from student's parents.* When the

**Figure 3. Computation of student's available income**

| COMPUTATION OF STUDENT'S AVAILABLE INCOME | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Taxable Income | U.S. Income Tax | F.I.C.A. Tax | Employment Allowance | Total Allowances | Taxable Income after Allowances | Nontaxable Income | | | | Student's Available Income |
| | | | | | | Social Security Benefits | Veterans Educational Benefits | Assistance from Student's Parents | Other Nontaxable Income and Benefits | |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

student is self-supporting, "financial assistance from student's parents" (FAF Item 54) is entered on the FAFNAR. If the "financial assistance from student's parents" figure is $750 or more, student's unusual condition code Z is displayed on the FAFNAR.

When the student is dependent, "financial assistance from student's parents" is not included, since the CSS computes a contribution from parents based on parental ability to pay.

*Other nontaxable income and benefits.* This resource is also shown on the FAFNAR as reported and is computed by adding "other nontaxable income and benefits" and "financial assistance from spouse's parents" (FAF Items 53 and 55).

Amounts listed as *outside* financial assistance from "grants, scholarships, educational loans, work-study" (FAF Item 56) are not included in this FAFNAR entry because financial aid administrators differ on treatment of such assistance. Some regard outside financial aid as a student resource before determining need; others, as a component of the award package.

### Student's available income

"Student's available income" for the self-supporting student is determined by adding the amounts of benefits and nontaxable income to the student's "taxable income after allowances" previously determined.

As noted earlier, for dependent students the "taxable income after allowances" figure is not included in "student's available income." Only the amounts of benefits and nontaxable income are included.

## Computation of student's contribution from assets

### Student's net worth

An analysis of the student's assets is the next step. It includes consideration of cash and bank accounts, home and other real estate equity, business or farm net worth, and other investments.

*Cash and bank accounts.* Cash and bank accounts are entered on the FAFNAR as reported in FAF Item 67. Occasionally students report restrictions against bank accounts for life insurance or pending expenses, or other accounts reserved for the care of retarded or handicapped children. While the CSS cannot recognize such individual circumstances in its central processing procedures, aid administrators may wish to exercise their judgment in considering such situations.

*Home equity.* The student's home equity represents the difference between the "estimate of present market value" and the "unpaid mortgage principal" of the home, reported in FAF Item 68.

*Investments and other real estate equity.* The value of investments and other real estate is the balance of market value remaining after subtracting the unpaid mortgage principal or indebtedness as presented in Item 69 of the FAF.

*Adjusted business or farm net worth.* The net worth of a business or farm is determined by subtracting the total indebtedness from the total business or farm assets given in FAF Item 70 or 71. Adjusted net worth of the business or farm is then determined according to the schedule given in Table 1. A negative number is never entered here.

**Table 1. Adjustment of student's business or farm net worth**

| *Net worth of business or farm* | *Adjusted net worth of business or farm* |
|---|---|
| Less than $1 | $0 |
| $ 1–$ 40,000 | 40% of net worth |
| $ 40,001–$120,000 | $ 16,000 plus 50% of excess over $40,000 |
| $120,001–$200,000 | $ 56,000 plus 60% of excess over $120,000 |
| $200,001 or more | $104,000 plus 100% of excess over $200,000 |

*Other indebtedness.* The financial aid administrator may wish to check the itemization of "other indebtedness" that the student reports in FAF Item 73 to see if any debts are acceptable. In instances where debts exceed $300 or exceed the value of the student's total assets, the aid administrator is advised by student's unusual condition code Y. Any amount allowed would reduce the student's net worth.

*Net worth.* The student's assets are totaled to equal net worth, which is shown on the FAFNAR. The net worth is never a negative number.

### Student's contribution from assets

*Asset protection allowance.* The CSS grants against the student's net worth an asset protection allowance that varies according to the student's dependency status, age, and family composition. Since dependent students, by definition, may rely on parents' resources for support, no asset protection allowance is made against such students' net worth. For self-supporting students, the appropriate allowance from Table 2 is subtracted from student's net worth to produce discretionary net worth. If the subtraction results in a negative figure, a zero is entered for discretionary net worth. If the student's birth date is not given in the FAF and age cannot be determined, the student is assumed to be 25 or less.

*Conversion percentage.* Discretionary net worth is considered to be marginally available to supplement the student's income with a contribution from assets. The student's contribution from assets is calculated by multiplying discretionary net worth by a standard conversion percentage of 35 percent.

The CSS rationale for calculating the student's contribution

**Figure 4. Computation of student's contribution from assets**

| COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Cash and Bank Accounts | Home Equity | Investments and Other Real Estate Equity | Adjusted Business or Farm Net Worth | Net Worth | Asset Protection Allowance | Discretionary Net Worth | Conversion % | Student's Contribution from Assets |
| 500 | 0 | 0 | 0 | 500 | 0 | 500 | 35 | 175 |

**Table 2. Asset protection allowance (self-supporting students)**

| Student's age | Student's family size: Two or more | One |
|---|---|---|
| 25 or less | $ 0 | $ 0 |
| 26 | 750 | 380 |
| 27 | 1,510 | 750 |
| 28 | 2,260 | 1,130 |
| 29 | 3,020 | 1,510 |
| 30 | 3,770 | 1,890 |
| 31 | 4,520 | 2,260 |
| 32 | 5,280 | 2,640 |
| 33 | 6,030 | 3,020 |
| 34 | 6,790 | 3,390 |
| 35 | 7,540 | 3,770 |
| 36 | 8,290 | 4,150 |
| 37 | 9,050 | 4,520 |
| 38 | 9,800 | 4,900 |
| 39 | 10,560 | 5,280 |
| 40 or more | 11,310 | 5,660 |

from assets is based on the assumption of a 9-month budget for dependent students and a 12-month budget for self-supporting students. If the institution has selected a different budget duration, an adjustment is made on a pro rata basis; for example, for 9-month self-supporting calculations, the student's contribution from assets is multiplied by .75.

## Parents' contribution

In analyzing the FAF, the CSS makes an initial determination of the student's self-supporting or dependent status. If the student is dependent (or assumed dependent) and the financial data of the parents have not been provided, the CSS seeks the missing information from the parents.

When financial data are shown, the computed contribution from the student's parents is based on CSS standards of ability to pay for postsecondary education for a 9-month period.

The first steps in determining the parents' contribution relate to computation of the parents' available income.

### Computation of parents' available income

#### Total income

*Taxable and nontaxable income.* The initial component of total income is determined by adding all taxable income for both father and mother, including dividends and interest earned and other income (such as business profits, farm earnings, taxable portions of capital gains, alimony, royalties, and rental property income) for the calendar year reported in FAF Items 17A, 17B, 17C, 17D, and 17E. For most families this sum also represents adjusted gross income as reported in their U.S. income tax return for the given year. However, for some families certain adjustments to taxable income are allowed as reported in FAF Item 18. These include such items as disability income exclusions (sick pay) and unreimbursed employee business expenses, which are defined by the Internal Revenue Service as "adjustments to income." Parents' unusual condition code I indicates whether the parents' "adjustments to income" entry affects the parents' contribution substantially. In these cases, the aid administrator may wish to review the itemization of "adjustments to income" provided by the parents in FAF Item 80 to determine if all are allowable.

*Allowable adjustments to income (FAF Item 18):*
Alimony paid
Disability income exclusions (sick pay)
Educational expenses (parents' job-related)—travel only
Employee travel, transportation, and living expenses if unreimbursed. Also, entertainment and gift expenses for "outside salesmen" if unreimbursed
Forfeited interest from certificates of deposit
Home office expenses (outside salesmen only)
Moving expenses if job-related
Retirement plan payments if self-employed (Keogh Plan) or Individual Retirement Account (IRA) payments

*Nonallowable adjustments to income (FAF Item 18):*
Casualty and theft losses
Child support
Contributions
Dependents
Educational expenses (other than travel for parents' job-related education)
Home office expenses (other than outside salesmen's expenses)
Medical expenses, nursing home, etc.
Mortgage payments
Rental real estate expenses, depreciation, amortization, and depletion
State, local, F.I.C.A. taxes
Uniform and work clothes costs
Union dues

Adjustments to income are not readily apparent on the FAFNAR because the CSS subtracts from taxable income the appropriate amount for "adjustments to income" and only the sum of remaining taxable and nontaxable income is printed. The financial aid administrator can determine that this sum has been adjusted by reviewing the specific income items of the FAF.

**Figure 5. Computation of parents' available income**

| COMPUTATION OF PARENTS' AVAILABLE INCOME | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Taxable and Nontaxable Income | Social Security Adjustment | Total Income | U.S. Income Tax | F.I.C.A. Tax | State and Other Taxes | Medical-Dental Expenses | Casualty or Theft Loss(es) | Employment Allowance | Standard Maintenance Allowance | Total Allowances | Parents Available Income |
| 15430 | 0 | 15430 | 1470 | 937 | 1241 | 584 | 0 | 2000 | 8240 | 14562 | 958 |

Total income for computation purposes also includes nontaxable income available generally to the family as reported in FAF Items 20 and 21. The sum of nontaxable income is derived from the parents' and student's social security benefits, Veterans Administration benefits received by the family for living expenses, and welfare and other nontaxable income.

The Social Security Administration considers aid received by the student as a family resource, even though the benefits would not be available if the individual were not a student. Thus, all social security benefits received by the parents and student are included in the nontaxable income total. However, the CSS considers social security benefits received by the student to be available from family resources for direct education use in varying degrees when the family's income and asset level is above a minimum standard of living.

On the other hand, the Veterans Administration has determined that benefits received by the student through that agency are a resource directly available to the student for educational expenses. Therefore, all VA benefits (GI Bill or war orphans' assistance) derived by family members because of their status as students are excluded from the total of parents' taxable and nontaxable income.

The elements making up taxable and nontaxable income are then added together for the FAFNAR entry, "taxable and nontaxable income."

*Social security adjustment.* Because the dependent student's social security benefits are treated differentially in the CSS need analysis system, it is necessary to subtract these benefits in order to arrive at the "total income" for further computation purposes. The amount subtracted is designated "social security adjustment" on the FAFNAR. The figure is the product of the entry for FAF Item 63, the monthly benefit, times FAF Item 64, number of months (not to exceed 12) for the July 1-June 30 period. (The treatment of social security benefits will be dealt with later.)

### Allowances

The next step involves subtracting from the family's total income an amount that reflects U.S. income and social security taxes paid and an allowance for state and other taxes, as well as several categories of allowable expenses arising from circumstances affecting the family purchasing power. In addition, an allowance is made to accommodate the basic cost of maintaining the family household. This figure, however, does not include the student's basic living expenses while attending a postsecondary institution.

*United States income tax.* United States income tax constitutes a major allowance against total income for most families. If the amount reported in the FAF exceeds the calculated U.S. income tax by 10 percent or if the family enters zero or fails to provide the amount of U.S. income tax paid, the CSS system enters on the FAFNAR the calculated U.S. income tax. Parents' unusual condition codes C and A alert the financial aid administrator to each of these circumstances respectively. Should the parents' reported tax be greater than zero but less than 80 percent of the calculated tax, the parents' entry is used in the FAFNAR but the financial aid administrator is informed of this by use of unusual condition code B.

The CSS distinguishes between taxable and nontaxable income and figures calculated tax on taxable income (less adjustments to income) only. This method of determining the calculated tax may be approximated by the financial aid administrator by using Table A (see Appendix) for families who take the income tax standard deduction (FAF Item 24 is blank or zero). Table B should be used for families who report IRS itemized deductions in FAF Item 24. The CSS system uses the tax rates provided in Table B to produce the calculated tax figure referred to above.

*F.I.C.A. tax.* For parents reporting taxable income, F.I.C.A. is computed at 6.05 percent of earnings up to a maximum of $1,070 for *each* working parent. This figure is calculated assuming one wage earner unless there are entries for both FAF items 17A and 17B. Table C in the Appendix can be used to approximate the calculation of F.I.C.A. taxes.

*State and other taxes.* The CSS makes a standard allowance for state and local taxes (income, sales, real estate, property, etc.) that varies according to the family's "total income." The percentages of such allowances vary by state of residence and are given in Table 3. When the parents report state and other taxes (FAF Item 25) that vary sufficiently from the standard allowance given in Table 3 to affect the parents' contribution for the student by $100 or more, parents' unusual condition code H on the FAFNAR informs the aid administrator of this circumstance.

*Medical/dental expenses.* An allowance is made for un-

**Table 3. Allowance for state and other taxes**

| State or territory | Total income $0–$5,999 | $6,000–$9,999 | $10,000 or more |
|---|---|---|---|
| Alabama | 8% | 7% | 6% |
| Alaska | 9 | 8 | 7 |
| American Samoa | 10 | 9 | 8 |
| Arizona | 9 | 8 | 7 |
| Arkansas | 8 | 7 | 6 |
| California | 12 | 11 | 10 |
| Canal Zone | 10 | 9 | 8 |
| Colorado | 10 | 9 | 8 |
| Connecticut | 10 | 9 | 8 |
| Delaware | 12 | 10 | 9 |
| District of Columbia | 10 | 9 | 8 |
| Florida | 8 | 7 | 5 |
| Georgia | 8 | 7 | 6 |
| Guam | 10 | 9 | 8 |
| Hawaii | 12 | 10 | 9 |
| Idaho | 9 | 8 | 7 |
| Illinois | 10 | 9 | 8 |
| Indiana | 8 | 7 | 6 |
| Iowa | 10 | 9 | 8 |
| Kansas | 9 | 8 | 7 |
| Kentucky | 9 | 8 | 7 |
| Louisiana | 8 | 7 | 5 |
| Maine | 12 | 10 | 9 |
| Maryland | 12 | 11 | 10 |
| Massachusetts | 12 | 12 | 11 |
| Michigan | 12 | 10 | 9 |

**Table 3 continued**

| | Total income | | |
|---|---|---|---|
| | $0–$5,999 | $6,000–$9,999 | $10,000 or more |
| Minnesota | 12 | 11 | 10 |
| Mississippi | 9 | 8 | 7 |
| Missouri | 9 | 8 | 7 |
| Montana | 10 | 9 | 8 |
| Nebraska | 9 | 8 | 7 |
| Nevada | 8 | 7 | 5 |
| New Hampshire | 9 | 8 | 7 |
| New Jersey | 10 | 9 | 8 |
| New Mexico | 8 | 7 | 6 |
| New York | 13 | 13 | 12 |
| North Carolina | 9 | 8 | 7 |
| North Dakota | 9 | 8 | 7 |
| Ohio | 8 | 7 | 6 |
| Oklahoma | 8 | 7 | 6 |
| Oregon | 10 | 9 | 8 |
| Pennsylvania | 10 | 9 | 8 |
| Puerto Rico | 7 | 5 | 4 |
| Rhode Island | 12 | 10 | 9 |
| South Carolina | 9 | 8 | 7 |
| South Dakota | 9 | 8 | 7 |
| Tennessee | 8 | 7 | 5 |
| Texas | 7 | 5 | 4 |
| Trust Territory | 10 | 9 | 8 |
| Utah | 10 | 9 | 8 |
| Vermont | 12 | 11 | 10 |
| Virgin Islands | 10 | 9 | 8 |
| Virginia | 9 | 8 | 7 |
| Washington | 8 | 7 | 6 |
| Wisconsin | 12 | 12 | 11 |
| West Virginia | 8 | 7 | 5 |
| Wyoming | 7 | 5 | 4 |

insured medical and dental expenses that are permitted as itemized deductions for U.S. income tax purposes and that exceed 3 percent of the family's "total income." An allowance may be made for medical and dental expenses incurred even if the parents did not file a tax return or did not itemize deductions. Medical and dental insurance costs and reimbursed expenses are excluded.

If the amount claimed by the family for medical and dental expenses will reduce the parents' contribution for the student by $100 or more, the financial aid administrator is alerted by parents' unusual condition code E.

*Casualty or theft loss(es).* The entry for this item is identical to the allowance made for casualty and theft losses in the U.S. income tax return, Form 1040, Schedule A. That is, in *each* instance of an uninsured theft or casualty loss, the amount of the loss, less $100, is allowed as an itemized deduction. Parents who did not file a U.S. income tax return or who did not itemize their deductions may claim a casualty or theft allowance for each occurrence of uninsured loss in excess of $100. Examples of casualty losses include property lost or damaged by fire, flood, storm, or accident.

If the amount claimed for casualty or theft loss(es) will reduce the parents' contribution for the student by $100 or more, parents' unusual condition code F appears on the need analysis report.

*Employment allowance.* The CSS makes an allowance for two-parent families in which both parents have employment incomes and for one-parent families in which the parent is employed. In two-parent families, the allowance is equal to 50 percent of the employment earnings of the parent whose income is smaller, to a maximum of $2,000. In one-parent families, the same allowance is applied to the one income.

*Standard maintenance allowance.* The standard maintenance allowance (SMA) is made to provide for the basic expenses of maintaining all household members (excluding any postsecondary students in the household for the 9 months on which the need analysis is based) at the Bureau of Labor Statistics lower standard of living. It will be noted that the SMA is calculated on the basis of all members of the family who receive one-half or more of their support from the household. In addition to the student and his or her siblings, this includes other relatives who may be dependent on the student's parents. The schedule of allowances is given in Tables 4A and B. The SMA for students in postbaccalaureate enrollment is 105 per-

**Table 4A. Standard maintenance allowance (SMA) — Undergraduate student**

| Family members (including student) | Family members in college | | | |
|---|---|---|---|---|
| | 1 | 2 | 3 | 4 |
| 2 | $ 5,360 | $ 4,460 | – | – |
| 3 | 6,670 | 5,770 | $ 4,870 | – |
| 4 | 8,240 | 7,340 | 6,440 | $ 5,540 |
| 5 | 9,720 | 8,820 | 7,920 | 7,020 |
| 6 | 11,370 | 10,470 | 9,570 | 8,670 |
| 7 | 12,660 | 11,760 | 10,860 | 9,960 |
| 8 | 13,950 | 13,050 | 12,150 | 11,250 |
| 9 | 15,240 | 14,340 | 13,440 | 12,540 |
| 10 | 16,630 | 15,630 | 14,730 | 13,830 |
| 11 | 17,820 | 16,920 | 16,020 | 15,120 |
| 12 | 19,110 | 18,210 | 17,310 | 16,410 |
| Each additional | +1,290 | +1,290 | +1,290 | +1,290 |

**Table 4B. Standard maintenance allowance (SMA) — Graduate student**

| Family members (including student) | Family members in college | | | |
|---|---|---|---|---|
| | 1 | 2 | 3 | 4 |
| 2 | $ 5,630 | $ 4,730 | – | – |
| 3 | 7,000 | 6,100 | $ 5,200 | – |
| 4 | 8,650 | 7,750 | 6,850 | $ 5,950 |
| 5 | 10,200 | 9,300 | 8,400 | 7,500 |
| 6 | 11,940 | 11,040 | 10,140 | 9,240 |
| 7 | 13,290 | 12,390 | 11,490 | 10,590 |
| 8 | 14,650 | 13,750 | 12,850 | 11,950 |
| 9 | 16,000 | 15,100 | 14,200 | 13,300 |
| 10 | 17,360 | 16,460 | 15,560 | 14,660 |
| 11 | 18,710 | 17,810 | 16,910 | 16,010 |
| 12 | 20,060 | 19,160 | 18,260 | 17,360 |
| Each additional | +1,350 | +1,350 | +1,350 | +1,350 |

cent of the allowance for undergraduate students because average expenses for families with older heads of household are comparatively greater.

*Total allowances.* The FAFNAR entry here reflects the sum of allowances made for taxes and the income-affecting circumstances noted above. The financial aid administrator must determine whether to accept or alter the CSS central treatment of allowances. It may be that an explanation provided by the parents is adequate, or other information may exist that would have a bearing on the family's circumstances. In such cases, the financial aid administrator should adjust the FAF entry appropriately and recalculate the need analysis report.

### Other potential allowances

*Unreimbursed elementary and secondary tuition and fees.* The FAF requests that parents report the unreimbursed cost of elementary and secondary tuition and fees for their dependent children, excluding the student. The aid administrator may wish to consider these costs in determining the student's total family contribution. The Basic Educational Opportunity Grant Program makes allowance for these expenses. In addition, the Higher Education Act of 1965, as amended, stipulates that consideration shall be given to "any educational expenses of other children in the family" in calculating the total family contribution for purposes of the Supplemental Educational Opportunity Grant Program.

*Other unusual expenses.* The FAF also collects data on "other unusual expenses." If the parents' entry for "other unusual expenses" has the potential for affecting the parents' contribution by $100 or more, parents' unusual condition code G appears on the FAFNAR. In these cases the financial aid administrator may wish to review the explanation of the entry to see whether any expenses are allowable. These might include the following:

*Potentially allowable "other unusual expenses" (FAF Item 29):*
Cemetery lots (at time of need)
Child support payments
Funeral expenses
Legal fees
Sewer, street, and water assessment
Termite control, including damage repair

*Nonallowable "other unusual expenses" and "other indebtedness" (FAF Items 29 and 37):*
Accident costs
Appliances (purchase or repair)
Business debts for current business
Car payments or repairs
Charge accounts
Child care
Commuting to work
Contributions to charities, religious organizations, etc.
General living expenses
Housekeeping expense for working parent
Insurance premiums
Living away from home
Mortgage payments
Personal tax payments
Retirement payments (social security, company or personal plan)
Routine home repairs
Schooling expense for children (not allowable as "other indebtedness" only)
Travel expenses
Unexplained items
Unpaid taxes
Vacation expense
Wedding, confirmation, and bar or bas mitzvah

#### Available income

Total allowances are then subtracted from total income to derive the parents' available income.

### Income supplement

#### Net worth

*Home equity.* The home equity entered on the FAFNAR represents the difference between the "estimate of present market value" and the "unpaid mortgage principal or debts" for the family's residence reported in FAF Item 30. In cases where an unpaid mortgage is reported, but no market value or purchase price is entered, the CSS will seek further information from the family.

*Other real estate equity.* The CSS determines the value of other real estate in the same manner that it determines home equity. However, in cases where the family reports real estate with an equity greater than $20,000, and the entry for FAF Item 17E, "taxable income other than wages, dividends, and interest," is blank or zero, the CSS requests from the family further information or explanation.

*Investments (stocks, bonds, and other securities).* Net value of investments such as stocks and bonds is entered on the FAFNAR as reported in FAF Item 32. When the market value of investments exceeds $10,000, the CSS reviews the parents' income, using FAF Item 17D, "dividends," as the checking point. If no dividend income is reported, an inquiry is made of the parents.

*Adjusted business or farm net worth.* The net worth of a business or farm (before adjustment) is derived from FAF Item 33 or 34 by first subtracting the total indebtedness of the business or farm from its total value. Once this figure is determined, an adjustment is made according to the following schedule which results in the FAFNAR entry, "adjusted business or farm net worth." A negative number is never entered here.

**Figure 6. Computation of income supplement from parents' assets**

| COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Home Equity | Other Real Estate Equity | Investments Equity | Adjusted Business or Farm Net Worth | Cash and Bank Accounts | Net Worth | Asset Protection Allowance | Discretionary Net Worth | Conversion % | Income Supplement |
| 25840 | 0 | 0 | 0 | 900 | 26740 | 18320 | 8420 | 12 | 1010 |

**Table 5. Adjustment of parents' business or farm net worth**

| *Net worth of business or farm* | *Adjusted net worth of business or farm* |
|---|---|
| Less than $1 | $0 |
| $ 1–$ 40,000 | 40% of net worth |
| $ 40,001–$120,000 | $ 16,000 plus 50% of excess over $40,000 |
| $120,001–$200,000 | $ 56,000 plus 60% of excess over $120,000 |
| $200,001 or more | $104,000 plus 100% of excess over $200,000 |

*Cash, savings, and bank accounts.* Cash, savings, and bank accounts are entered on the FAFNAR as reported in FAF Item 35. If these holdings exceed $10,000, the CSS checks to see if interest income is listed in Item 17C. If there is no entry, additional information is requested of the parents by the CSS.

Occasionally families report restrictions against bank accounts for life insurance or pending expenses, or other accounts reserved for the care of retarded or handicapped children. Although the CSS cannot recognize such individual circumstances in its central procedures, aid administrators may wish to exercise their judgment in such situations.

*Net worth.* The parents' various assets are added together to determine "net worth."

**Other indebtedness**

The financial aid administrator may wish to review the parents' explanation of "other indebtedness" to see whether an allowance against net worth is warranted. To assist the aid administrator, parents' unusual condition code J appears on the FAFNAR if the "other indebtedness" would affect the parents' contribution by $100 or more. In addition, an alternate computation of the parents' contribution that takes the "other indebtedness" into consideration is printed by the computer at the bottom of the FAFNAR. To help parents differentiate between debts that are to be reported as "other indebtedness" in Item 37 and consumer indebtedness, the FAF collects the latter information in Item 36.

*Allowable other indebtedness* (FAF Item 37):*

Alimony – past due
Child support – past due
Encumbrances (second mortgage, lien, personal loan for down payment) against home or other real estate *if* not included in FAF Item 30 or 31
Funeral expenses including cemetery lots – past
Legal fees – past
Living expense if prolonged illness, unemployment, or business failure have depleted assets and forced indebtedness
Margin account or personal loan to purchase investments *if* not listed in FAF Item 32 (not to exceed equity for FAF Item 32)
Medical and dental expense – past
Moving expense if job-related, unreimbursed – past
Past business debts only if business dissolved and parents are personally responsible for repayment
Personal loan to purchase business or farm listed at FAF Item 33 or 34 – allow original amount
Sewer, street and water assessments, installation only – past
Termite control including damage repair – past
Uninsured natural disaster (flood, fire, storm, etc.) – past
Unusual medical expenses – past (orthodontic, psychiatric, special schooling for physically or mentally handicapped children, special nursing, nursing home care)

* For nonallowable other indebtedness, see "nonallowable other unusual expenses and other indebtedness" on page 23.

**Income supplement**

The financial aid administrator may determine the income supplement, given the family's net worth and the primary working parent's age, by using Table D in the Appendix, or following the procedure described below.

The income supplement is calculated by subtracting an appropriate "asset protection allowance" (see Table 6) from net worth to produce "discretionary net worth."

If the family has assets remaining after provision of the asset protection allowance, 12 percent of the discretionary net worth is considered available as income supplement. If the family assets are not sufficient to provide for the asset protection allowance but the family's available income is $4,790 or more, it is presumed that the parents are able to make provision for retirement reserves out of their current income. In these cases a conversion percentage of zero is used, producing a neutral (zero) income supplement. However, if the parents' assets are insufficient for retirement needs *and* the family's available income is $4,789 or less, this fact is recognized

**Table 6. Asset protection allowance**

| *Age of primary working parent* | *Two-parent family* | *One-parent family* |
|---|---|---|
| 40 or less | $11,310 | $ 8,920 |
| 41 | 11,850 | 9,320 |
| 42 | 12,410 | 9,740 |
| 43 | 13,000 | 10,140 |
| 44 | 13,620 | 10,590 |
| 45 | 14,360 | 11,070 |
| 46 | 15,040 | 11,570 |
| 47 | 15,750 | 12,090 |
| 48 | 16,600 | 12,640 |
| 49 | 17,380 | 13,210 |
| 50 | 18,320 | 13,800 |
| 51 | 19,290 | 14,490 |
| 52 | 20,320 | 15,140 |
| 53 | 21,390 | 15,820 |
| 54 | 22,520 | 16,610 |
| 55 | 23,690 | 17,350 |
| 56 | 24,930 | 18,200 |
| 57 | 26,370 | 19,100 |
| 58 | 27,730 | 19,950 |
| 59 | 29,300 | 20,920 |
| 60 | 30,960 | 21,940 |
| 61 | 32,690 | 23,110 |
| 62 | 34,510 | 24,230 |
| 63 | 36,420 | 25,400 |
| 64 | 38,410 | 26,620 |
| 65 or more | 40,690 | 28,000 |

# CSS Need Analysis: Theory and Computation Procedures
## for the 1979-80 FAF

## *Tables from Chapter 5*

### Table 1. Adjustment of student's business or farm net worth

| *Net worth of business or farm* | *Adjusted net worth of business or farm* |
|---|---|
| Less than $1 | $0 |
| $ 1–$ 40,000 | 40% of net worth |
| $ 40,001–$120,000 | $ 16,000 plus 50% of excess over $40,000 |
| $120,001–$200,000 | $ 56,000 plus 60% of excess over $120,000 |
| $200,001 or more | $104,000 plus 100% of excess over $200,000 |

### Table 2. Asset protection allowance (self-supporting students)

| *Student's age* | *Student's family size* | |
|---|---|---|
| | *Two or more* | *One* |
| 25 or less | $ 0 | $ 0 |
| 26 | 750 | 380 |
| 27 | 1,510 | 750 |
| 28 | 2,260 | 1,130 |
| 29 | 3,020 | 1,510 |
| 30 | 3,770 | 1,890 |
| 31 | 4,520 | 2,260 |
| 32 | 5,280 | 2,640 |
| 33 | 6,030 | 3,020 |
| 34 | 6,790 | 3,390 |
| 35 | 7,540 | 3,770 |
| 36 | 8,290 | 4,150 |
| 37 | 9,050 | 4,520 |
| 38 | 9,800 | 4,900 |
| 39 | 10,560 | 5,280 |
| 40 or more | 11,310 | 5,660 |

### Table 3. Allowance for state and other taxes

| *State* | *Total income* | | |
|---|---|---|---|
| | *$0–$5,999* | *$6,000–$9,999* | *$10,000 or more* |
| PR, TX, WY | 7% | 5% | 4% |
| FL, LA, NV, TN, WV | 8 | 7 | 5 |
| AL, AR, GA, IN, NM, OH, OK, WA | 8 | 7 | 6 |
| AK, AZ, ID, KS, KY, MS, MO, NE, NH, NC, ND, SC, SD, VA | 9 | 8 | 7 |
| AS, CZ, CO, CT, DC, GU, IL, IA, MT, NJ, OR, PA, TT, UT, VT | 10 | 9 | 8 |
| DE, HI, ME, MI, RI | 12 | 10 | 9 |
| CA, MD, MN, VT | 12 | 11 | 10 |
| MA, WI | 12 | 12 | 11 |
| NY | 13 | 13 | 12 |

### Table 4A. Standard maintenance allowance (SMA) — Undergraduate student

| *Family members (including student)* | *Family members in college* | | | |
|---|---|---|---|---|
| | *1* | *2* | *3* | *4* |
| 2 | $ 5,360 | $ 4,460 | – | – |
| 3 | 6,670 | 5,770 | $ 4,870 | – |
| 4 | 8,240 | 7,340 | 6,440 | $ 5,540 |
| 5 | 9,720 | 8,820 | 7,920 | 7,020 |
| 6 | 11,370 | 10,470 | 9,570 | 8,670 |
| 7 | 12,660 | 11,760 | 10,860 | 9,960 |
| 8 | 13,950 | 13,050 | 12,150 | 11,250 |
| 9 | 15,240 | 14,340 | 13,440 | 12,540 |
| 10 | 16,530 | 15,630 | 14,730 | 13,830 |
| 11 | 17,820 | 16,920 | 16,020 | 15,120 |
| 12 | 19,110 | 18,210 | 17,310 | 16,410 |
| Each additional | +1,290 | +1,290 | +1,290 | +1,290 |

### Table 4B. Standard maintenance allowance (SMA) — Graduate student

| *Family members (including student)* | *Family members in college* | | | |
|---|---|---|---|---|
| | *1* | *2* | *3* | *4* |
| 2 | $ 5,630 | $ 4,730 | – | – |
| 3 | 7,000 | 6,100 | $ 5,200 | – |
| 4 | 8,650 | 7,750 | 6,850 | $ 5,950 |
| 5 | 10,200 | 9,300 | 8,400 | 7,500 |
| 6 | 11,940 | 11,040 | 10,140 | 9,240 |
| 7 | 13,290 | 12,390 | 11,490 | 10,590 |
| 8 | 14 650 | 13,750 | 12,850 | 11,950 |
| 9 | 16,000 | 15,100 | 14,200 | 13,300 |
| 10 | 17,360 | 16,460 | 15,560 | 14,660 |
| 11 | 18,710 | 17,810 | 16,910 | 16,010 |
| 12 | 20,060 | 19,160 | 18,260 | 17,360 |
| Each additional | +1,350 | +1,350 | +1,350 | +1,350 |

### Table 5. Adjustment of parents' business or farm net worth

| *Net worth of business or farm* | *Adjusted net worth of business or farm* |
|---|---|
| Less than $1 | $0 |
| $ 1–$ 40,000 | 40% of net worth |
| $ 40,001–$120,000 | $ 16,000 plus 50% of excess over $40,000 |
| $120,001–$200,000 | $ 56,000 plus 60% of excess over $120,000 |
| $200,001 or more | $104,000 plus 100% of excess over $200,000 |

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### Table 6. Asset protection allowance

| *Age of primary working parent* | *Two-parent family* | *One-parent family* |
|---|---|---|
| 40 or less | $11,310 | $ 8,920 |
| 41 | 11,850 | 9,320 |
| 42 | 12,410 | 9,740 |
| 43 | 13,000 | 10,140 |
| 44 | 13,620 | 10,590 |
| 45 | 14,360 | 11,070 |
| 46 | 15,040 | 11,570 |
| 47 | 15,750 | 12,090 |
| 48 | 16,600 | 12,640 |
| 49 | 17,380 | 13,210 |
| 50 | 18,320 | 13,800 |
| 51 | 19,290 | 14,490 |
| 52 | 20,320 | 15,140 |
| 53 | 21,390 | 15,820 |
| 54 | 22,520 | 16,610 |
| 55 | 23,690 | 17,350 |
| 56 | 24,930 | 18,200 |
| 57 | 26,370 | 19,100 |
| 58 | 27,730 | 19,950 |
| 59 | 29,300 | 20,920 |
| 60 | 30,960 | 21,940 |
| 61 | 32,690 | 23,110 |
| 62 | 34,510 | 24,230 |
| 63 | 36,420 | 25,400 |
| 64 | 38,410 | 26,620 |
| 65 or more | 40,690 | 28,000 |

### Table 7. Conversion percentage of discretionary net worth

| *Discretionary net worth* | *Available income* | *Conversion percentage* |
|---|---|---|
| $0 or greater | Any amount | 12% |
| Less than $0 | $4,790 or more | 0 |
| Less than $0 | $4,789 or less | 6 |

### Table 8. Allocation of student's social security benefits

| *Available income plus income supplement* | *Percentage of student's social security benefits allocated as: Parents' share* | *Student's share* |
|---|---|---|
| Less than $480 | 100% | 0% |
| 480– 959 | 90 | 10 |
| 960–1,439 | 80 | 20 |
| 1,440–1,919 | 70 | 30 |
| 1,920–2,399 | 60 | 40 |
| 2,400–2,869 | 50 | 50 |
| 2,870–3,349 | 40 | 60 |
| 3,350–3,829 | 30 | 70 |
| 3,830–4,309 | 20 | 80 |
| 4,310–4,789 | 10 | 90 |
| 4,790 or more | 0 | 100 |

### Table 9. Total parents' contribution from adjusted available income

| *Adjusted available income (AAI)* | *Total parents' contribution* |
|---|---|
| $−3,410 or less | $−750 |
| $−3,409 to $4,790 | 22% of AAI |
| $ 4,791 to $5,990 | $1,054 plus 25% of AAI over $4,790 |
| $ 5,991 to $7,190 | $1,354 plus 29% of AAI over $5,990 |
| $ 7,191 to $8,390 | $1,702 plus 34% of AAI over $7,190 |
| $ 8,391 to $9,590 | $2,110 plus 40% of AAI over $8,390 |
| $ 9,591 or more | $2,590 plus 47% of AAI over $9,590 |

### Table 10. Independent student allowance (ISA)

| *Family size (including student)* | *Student's age 34 or less* | *35 or more* |
|---|---|---|
| 1 | $ 3,820 | $ 3,930 |
| 2 | 5,130 | 7,100 |
| 3 | 6,770 | 8,850 |
| 4 | 8,080 | 10,920 |
| 5 | 10,260 | 12,890 |
| 6 | 12,120 | 15,070 |
| Each additional | +1,070 | +1,290 |

### Table 11. Student's summer savings expectation (national standard)

| *Year in school* | *Expected summer savings* |
|---|---|
| First | $500 |
| Second | 600 |
| Third | 700 |
| Fourth (or fifth undergraduate) | 700 |
| Graduate | 700 |



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through the use of a coefficient of 6 percent which produces a negative income supplement. These conversion percentages are given in Table 7.

If the parent's age is not given in the FAF, the CSS assumes age 45.

**Table 7. Conversion percentage of discretionary net worth**

| *Discretionary net worth* | *Available income* | *Conversion percentage* |
|---|---|---|
| $0 or greater | Any amount | 12% |
| Less than $0 | $4,790 or more | 0 |
| Less than $0 | $4,789 or less | 6 |

## Parents' contribution for student

### Adjusted available income

*Available income and income supplement.* To facilitate calculation of adjusted available income in those cases where social security benefits are involved, this intermediate step is shown on the FAFNAR. When no social security benefits are present, this FAFNAR entry agrees with the entry for adjusted available income.

*Parents' share of student's social security benefits.* In producing the entry for "total income," it was noted that the student's social security benefits are subtracted from taxable and nontaxable income to be treated later. It is at this point in the need analysis that a calculation is made of the parents' share of student's social security benefits. This determination is based on the parents' available income and income supplement. If this FAFNAR entry is less than $4,790, a portion of the social security benefits received in behalf of the student is designated for general family support. The parents' share is determined by multiplying the "social security adjustment" by the appropriate percentage found in Table 8.

*Adjusted available income.* The adjusted available income is the sum of available income and income supplement and the parents' share of student's social security benefits. It should be noted that in some instances the adjusted available income may be negative.

### Parents' contribution for student

The next step in the computational procedure is to determine the "total parents' contribution" from Table E, using the adjusted available income.

The contribution from adjusted available income presented in Table E in the Appendix is figured according to the schedule given in Table 9.

**Table 8. Allocation of student's social security benefits**

| *Available income plus income supplement* | *Percentage of student's social security benefits allocated as:* *Parents' share* | *Student's share* |
|---|---|---|
| Less than $480 | 100% | 0% |
| 480– 959 | 90 | 10 |
| 960–1,439 | 80 | 20 |
| 1,440–1,919 | 70 | 30 |
| 1,920–2,399 | 60 | 40 |
| 2,400–2,869 | 50 | 50 |
| 2,870–3,349 | 40 | 60 |
| 3,350–3,829 | 30 | 70 |
| 3,830–4,309 | 20 | 80 |
| 4,310–4,789 | 10 | 90 |
| 4,790 or more | 0 | 100 |

**Table 9. Total parents' contribution from adjusted available income**

| *Adjusted available income (AAI)* | *Total parents' contribution* |
|---|---|
| $–3,410 or less | $–750 |
| $–3,409 to $4,790 | 22% of AAI |
| $ 4,791 to $5,990 | $1,054 plus 25% of AAI over $4,790 |
| $ 5,991 to $7,190 | $1,354 plus 29% of AAI over $5,990 |
| $ 7,191 to $8,390 | $1,702 plus 34% of AAI over $7,190 |
| $ 8,391 to $9,590 | $2,110 plus 40% of AAI over $8,390 |
| $ 9,591 or more | $2,590 plus 47% of AAI over $9,590 |

The amount designated as "total parents' contribution" is the measure of the parents' ability to contribute to postsecondary educational expenses for all students in the family. If more than one member of the household is attending a postsecondary institution at least half time an adjustment is made by dividing the "total parents' contribution" figure by the number of family members in college. However, if the "total parents' contribution" is negative, the "parents' contribution for student" will be the same as the total parents' contribution.

The parents' contribution for student is separated by the CSS in central processing to show on the FAFNAR the respective portions of the contribution attributable to parents' income and to their assets. To obtain the "parents' contribution from income," the parents' "available income" and "parents' share of student's social security benefits" are added; Table 9 is applied to the sum; and the result is divided by the number of family members in college to arrive at the FAFNAR entry. "Parents' contribution from assets" is computed by subtracting "parents' contribution from income" from "parents' contribution for student."

The "parents' contribution for student" is added to the stu-

**Figure 7. Computation of parents' contribution**

| COMPUTATION OF PARENTS' CONTRIBUTION | | | | | | |
|---|---|---|---|---|---|---|
| Avail. Income and Income Supplement | Parents' Share of Student's Social Security Benefits | Adjusted Available Income | Total Parents' Contribution | Parents' Contribution from Income | Parents' Contribution from Assets | Parents' Contribution for Student |
| 1968 | 0 | 1968 | 432 | 210 | 222 | 432 |

dent's other resources in the "student's expense budgets and estimates of financial need" section of the FAFNAR only when the student has previously been determined to be dependent. For a self-supporting student, the "parents' contribution" box of the FAFNAR is blank.

When the "adjusted available income" of the family is such that a negative "parents' contribution for student" results, this entry in the FAFNAR will show the negative contribution as a minus dollar amount. The parents' contribution figure appearing in the "student's expense budgets and estimates of financial need" section of the FAFNAR will be the same as this entry if it is positive or zero. If the calculated parents' contribution for the student is negative, either the negative figure or zero will appear depending on the institution's choice of a negative or alternate (zero) computation in the FAF Service Options form.

## Student's expense budgets and estimates of financial need

In the FAFNAR section entitled "student's expense budgets and estimates of financial need" the CSS provides the financial aid administrator three sets of data. This information is useful for comparison purposes in determining the most appropriate aid award for a student.

### Duration of budget

The duration of a student's budget is shown on the FAFNAR according to the institution's choice in the FAF Service Options form. If the institution has not indicated its preference to the CSS, a 12-month budget is assumed when the student has been determined to be self-supporting, and a 9-month budget when the student is regarded as dependent. *All calculations in the FAF need analysis system proceed on the basis of the budget duration indicated.* For a 9-month budget student data used are the "estimated academic year" column only for FAF Items 49 through 56; for a 12-month duration, both the "summer" and "estimated academic year" data are used. If parents' information is supplied, the calculation of the "parents' contribution for student" is made on the assumption of a 9-month duration, but is adjusted proportionally for FAFNARS in which other budget durations are indicated.

### Institutional budget 1 — self-supporting students

*Expense budget.* Since, for self-supporting students, 100 percent of the resources available to the student are considered available for meeting living costs and educational expenses, it is essential that adequate and appropriate provision be made in the student's budget for basic needs of the student and, if applicable, his or her family.

The "total expenses" of a self-supporting student is the sum of the student's tuition, fees, books, supplies, and living expenses as reported by the institution in the FAF Service Options form. Either a 9- or 12-month calculation will be made, in accordance with the institution's choice indicated in the FAF Service Options form.

In order to assist the aid administrator, the CSS provides the option to use a national budget standard, the independent student allowance (ISA) in lieu of institutionally supplied figures for living expenses in institutional budget 1. The ISA is based on the Bureau of Labor Statistics lower-budget level consumption expenditures, updated for changes in the Consumer Price Index and adjusted for differences in age and family size. Also the ISA includes average allowances for state and local income and consumption taxes. Table 10 presents the independent student allowance for 12 months. For 9-month calculations the ISA should be multiplied by .75.

**Table 10. Independent student allowance (ISA)***

| *Family size (including student)* | *Student's age* | |
|---|---|---|
| | *34 or less* | *35 or more* |
| 1 | $ 3,820 | $ 3,930 |
| 2 | 5,130 | 7,100 |
| 3 | 6,770 | 8,850 |
| 4 | 8,080 | 10,920 |
| 5 | 10,260 | 12,890 |
| 6 | 12,120 | 15,070 |
| Each additional | +1,070 | +1,290 |

* The approximate percentages for expenditures represented by the ISA are as follows: food, 35.9 percent; housing, 23.4 percent; transportation, 9.1 percent; clothing, 9.3 percent; personal care, 3.2 percent; medical care (including insurance), 11.0 percent; other family consumption, 5.5 percent; and state and local taxes, 2.6 percent.

**Figure 8. Student's expense budgets and estimates of financial need**

| STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Budget Type | Duration of Budget | Expense Budget | | | Student's Contribution | | | Parents Contribution | Total Family Contribution | Estimated Financial Need |
| | | Tuition, Fees, Books & Supplies | Living Expenses | Total Expenses | Available Income | Contribution from Assets | Summer Savings | | | |
| Institutional 1 | 9 | 2950 | 2005 | 4955 | 0 | 175 | 500 | 432 | 1107 | 3848 |
| Institutional 2 | 9 | 2950 | 1250 | 4200 | 0 | 175 | 500 | 432 | 1107 | 3093 |
| Institutional 3 | 12 | 3920 | 2670 | 6590 | 0 | 232 | 0 | 576 | 808 | 5782 |
| Institutional Adjustments | | | | | | | | | | |

*Total family contribution.* When a 12-month budget duration is chosen, the "student's contribution" entries are the same as previously determined (i.e., student's available income and contribution from assets). The summer savings entry will always be zero, because in a 9-month calculation three-fourths of the student's entire year's earnings are entered as student's resources; whereas, in a 12-month calculation earnings for the entire year are entered.

If a 9-month calculation is desired, the summer savings entry depends on the option selected by the institution in the FAF Service Options form. The three alternatives include an amount equal to (a) the difference between the 9- and 12-month calculations of the student's available income *minus* (b) the institution's FAF Service Options form entry for living expenses prorated for the 3-month summer period. The other alternatives are the institution's FAF Service Options form expectation of summer savings or the CSS standard summer savings expectation given in Table 11.

*Estimated financial need.* The student's estimated financial need equals the difference between total expenses and student's total family contribution.

### Institutional budget 1 – dependent students

The institutional budget 1 entry for total expenses is the sum of the student's tuition, fees, books, and supplies (as provided by the institution in the FAF Service Options form) and the institution's FAF Service Options form entry for living expenses (for institutional budget 1). There is no nationally determined budget standard fixed for dependent students.

Institutional budget 1 is always calculated on a 9-month basis for dependent students. The student's contribution entries are, therefore, based on the student's available income (i.e., nontaxable income), the student's contribution from assets, and parents' contribution previously determined.

*Summer savings.* The CSS also enters either a standard or an institution- or agency-specified expectation of student's summer savings from employment on the FAFNAR. The standard schedule of expected summer savings is given in Table 11.

If the institution or agency receiving the FAFNAR has not specified a schedule of its own, the CSS standard expectations are entered.

Adjustments can be made by the financial aid administrator when it is known that a student is either able to save more than the expectation or is unable to work or save during the summer months. Financial aid administrators must be especially sensitive to situations in which depressed wages or lack of summer jobs (often found in areas that have high concentrations of unskilled workers) make unrealistic whatever summer savings expectation is used. In many instances, students from low-income families use savings from summer earnings to assist in supporting the family. In such cases, the aid administrator will find it necessary to reduce or eliminate the amount shown on the FAFNAR, increase the need figure, and consider providing additional financial aid.

**Table 11. Student's summer savings expectation (national standard)**

| *Year in school* | *Expected summer savings* |
|---|---|
| First | $500 |
| Second | 600 |
| Third | 700 |
| Fourth (or fifth undergraduate) | 700 |
| Graduate | 700 |

### Institutional budget 2

The duration of budget for this line of the FAFNAR is always 9 months for dependent students. For self-supporting students, the budget duration is either 9 or 12 months according to the period specified by the institution in the FAF Service Options form.

The institution's entries for student's tuition, fees, books, supplies, and living expenses are reproduced from the FAF Service Options form.

The student's, parents', and total family contribution entries are determined as previously described for institutional budget 1.

Subtracting student's total family contribution from total expenses results in estimated financial need.

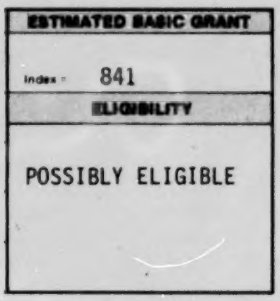
### Institutional budget 3

The FAF Service Options form gives the financial aid administrator the opportunity to select a budget duration of from 1 to 12 months for institutional budget 3. If either of the standard budget durations is chosen – 9 or 12 months – the calculations for this column proceed according to the standard computation procedures described above. If another period is chosen, the entries that constitute the total family contribution are adjusted by appropriate percentages or are recalculated. Figure 11 provides a detailed explanation of these operations. The remaining steps of the calculation of need then proceed as in institutional budgets 1 and 2.

### Institutional adjustments

The FAFNAR also provides space for the financial aid administrator to make institutional adjustments to any part of the "student's expense budgets and estimates of financial need" section to develop an appropriate analysis.

**Figure 9. Estimated Basic Grant index and eligibility**




### Estimated Basic Grant index and eligibility

To alert the financial aid administrator to a student's possible eligibility for a Basic Educational Opportunity Grant (BEOG), the student's estimated eligibility index is printed and the FAFNAR shows one of six messages:

1. Possibly eligible
2. Probably not eligible
3. Ineligible based on citizenship
4. Ineligible based on school year
5. Cannot determine eligibility
6. Ineligible based on prior degree

The index and message are determined by using Basic Grant computation procedures. The determination is based on parents' and student's information when the student is dependent and on the student's data only when the student is self-supporting.

The Basic Grant message is provided only as an indicator and is not a final determination of eligibility.

## Financial aid packaging

Chapter 9 outlines the procedures for the computation of the financial aid packaging section of the FAFNAR.

## Other information on the FAF

In addition to a stamped notation appearing on revised cases, the CSS may make other notations on the first page of the FAF. "Processed as received – CSS" indicates that the FAF has been processed exactly the way it was received. For example, the message would appear if only the first page of the FAF was received by the CSS. "QC" (quality control) and "resubmitted as original" messages may occasionally appear on the FAF. They refer to internal CSS central processing procedures and are not relevant in any way to the interpretation of the FAF and FAFNAR.

When it is reported that the student is a citizen of a foreign country other than Canada, the institution or agency receiving the FAF should obtain additional information from the applicant through the Foreign Student's Financial Aid Application and Declaration, a data collection document available through the CSS. Because of the citizenship or permanent residence requirement of many financial aid programs, the financial aid administrator should be observant of FAF Item 8.

The data in FAF Item 48 are collected to provide a more detailed picture of family circumstances and resources of divorced or separated parents. Resources available for the student's educational support should be noted here and compared with entries elsewhere on the FAF.

The children and other persons dependent on the parents or the student for support are listed in FAF Item 47 or 79, respectively. Certain factors affecting the family's financial status, such as educational expenses for retarded or handicapped children or children in private or parochial schools, may be observed in this item. Appropriate allowances therefore may be deemed necessary in the student's need analysis.

### Certification and authorization

By signing the Financial Aid Form in the space provided on the second page, the persons providing information in the FAF certify that the data are true, correct, and complete. The signatures also authorize the CSS to transmit the FAF and FAFNAR to the institutions and agencies listed in FAF Item 81 as well as to transmit appropriate information to the Basic Grant program if Item 83 is checked "yes." In addition, to assist in the determination of financial need, it is presumed that the persons signing the FAF authorize the aid administrator to discuss with the student any information provided on the form.

**Figure 10. Financial aid packaging**

| FINANCIAL AID PACKAGING | | | | | | |
|---|---|---|---|---|---|---|
| Budget Type | Estimated Basic Grant Award | Estimated State Award | Fund 1 | Fund 2 | Fund 3 | Remaining Need |
| Institutional 1 | 976 | | 394 | 991 | 1487 | 0 |
| Institutional 2 | 976 | | 17 | 840 | 1260 | 0 |
| Institutional 3 | | | | | | |
| Institutional Adjustments | | | | | | |

**Figure 11.** FAFNAR showing sources of information and method of computation

**COLLEGE SCHOLARSHIP SERVICE OF THE COLLEGE BOARD**

FINANCIAL AID FORM NEED ANALYSIS REPORT
ACADEMIC YEAR 1979-80
**CONFIDENTIAL**

**STUDENT'S INFORMATION**

| Student's Name: Last | First | MI | Sex | Date of Birth | Age | Social Security Number | Year in College | Marital Status | Family Members | Dependency Status † | Unusual Conditions †† | Revision | Date Printed: Mo | Day | CSS Identification Number | CSS Code |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 1 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | | 13 | 14 |

**COMPUTATION OF STUDENT'S AVAILABLE INCOME**

| Taxable Income | U.S. Income Tax | F.I.C.A. Tax | Employment Allowance | Total Allowances | Taxable Income after Allowances | Nontaxable Income: Social Security Benefits | Veterans Educational Benefits | Assistance from Student's Parents | Other Nontaxable Income and Benefits | Student's Available Income ① |
|---|---|---|---|---|---|---|---|---|---|---|
| 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |

**COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS**

| Cash and Bank Accounts | Home Equity | Investments and Other Real Estate Equity | Adjusted Business or Farm Net Worth | Net Worth | Asset Protection Allowance | Discretionary Net Worth | Conversion % | Student's Contribution from Assets ② |
|---|---|---|---|---|---|---|---|---|
| 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 |

**COMPUTATION OF PARENTS' AVAILABLE INCOME**

| Taxable and Nontaxable Income | Social Security Adjustment | Total Income | U.S. Income Tax | F.I.C.A. Tax | State and Other Taxes | Medical-Dental Expenses | Casualty or Theft Loss(es) | Employment Allowance | Standard Maintenance Allowance | Total Allowances | Parents' Available Income |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 |

**COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS**

| Home Equity | Other Real Estate Equity | Investments Equity | Adjusted Business or Farm Net Worth | Cash and Bank Accounts | Net Worth | Asset Protection Allowance | Discretionary Net Worth | Conversion % | Income Supplement |
|---|---|---|---|---|---|---|---|---|---|
| 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 |

**PARENTS' INFORMATION**

| Family Members | Family Members in College | Family Status † | Unusual Conditions †† |
|---|---|---|---|
| 57 | 58 | 59 | 60 |

**COMPUTATION OF PARENTS' CONTRIBUTION**

| Avail. Income and Income Supplement | Parents' Share of Student's Soc. Sec. Benefits | Adjusted Available Income | Total Parents' Contribution | Parents' Contribution from Income | Parents' Contribution from Assets | Parents' Contribution for Student |
|---|---|---|---|---|---|---|
| 61 | 62 | 63 | 64 | 65 | 66 | 67 |

**STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED**

| Budget Type | Duration of Budget | Expense Budget: Tuition, Fees, Books & Supplies | Living Expenses | Total Expenses | Student's Contribution: Available Income | Contribution from Assets | Summer Savings | Parents' Contribution | Total Family Contribution | Estimated Financial Need |
|---|---|---|---|---|---|---|---|---|---|---|
| Institutional 1 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 |
| Institutional 2 | | | | | | | | | | |
| Institutional 3 | | | | | | | | | | |
| Institutional Adjustments | | | | | | | | | | |

**ESTIMATED BASIC GRANT**

Index 78

**ELIGIBILITY**

79

**Key to FAFNAR computation**

| | *Dependent: 9 months* | *Self-supporting: 9 or 12 months* |
|---|---|---|
| **Student's information** | | |
| *1.* Student's name | Item 1 | Item 1 |
| *2.* Sex | Item 4 | Item 4 |
| *3.* Date of birth | Item 3 | Item 3 |
| *4.* Age | Current month and year minus month and year of birth | Current month and year minus month and year of birth |
| *5.* Social security number | Item 2 | Item 2 |
| *6.* Year in college | Item 9A | Item 9A |
| *7.* Marital status | Based on Item 7. See footnotes* | Based on Item 7. See footnotes* |
| *8.* Family members | Item 75 | Item 75 |
| *9.* Dependency status | Based on Items 13 through 16. See footnotes** | Based on Items 13 through 16. See footnotes** |
| *10.* Unusual conditions | See footnotes*** | See footnotes*** |
| *11.* Revision | Blank = original FAFNAR; Y (Yes) = revised FAFNAR | Blank = original FAFNAR; Y (Yes) = revised FAFNAR |
| *12.* Date printed | Date FAFNAR produced | Date FAFNAR produced |
| *13.* CSS identification number | Stamped on FAF | Stamped on FAF |
| *14.* CSS code | Item 81 | Item 81 |
| **Computation of student's available income** | | |
| *15.* ◦Taxable income | Total of Items 49, 50, and 51 | Total of Items 49, 50, and 51 |
| *16.* ◦U.S. income tax | Appendix Table A or B | Appendix Table A or B |
| *17.* ◦F.I.C.A. tax | (6.05% of Item 49) + (6.05% of Item 50) ≤ $1,070 each | (6.05% of Item 49) + (6.05% of Item 50) ≤ $1,070 each |
| *18.* ◦Employment allowance | If option chosen in FAF Service Options, Item 50 × 50% (≤ $2,000) | If option chosen in FAF Service Options, Item 50 × 50% (≤ $2,000) |
| *19.* ◦Total allowances | Total of taxes and employment allowance | Total of taxes and employment allowance |
| *20.* ◦Taxable income after allowances | Taxable income minus total allowances | Taxable income minus total allowances |
| *21.* ◦Social security benefits | (Item 63 × [Item 64 (≤ 12 months)]) for July 1-June 30 period minus parents' share of student's social security benefits | Item 63 × [Item 64 (≤ 12 months)] for July 1-June 30 period |
| *22.* ◦Veterans' educational benefits | Item 65 × [Item 66 (≤ duration of budget)] | Item 65 × [Item 66 (≤ duration of budget)] |
| *23.* ◦Assistance from student's parents | Zero | Item 54 |
| *24.* ◦Other nontaxable income and benefits | Total of Items 53 and 55 (summer and academic year) | Total of Items 53 and 55 |

◦ Depending on the duration of budget specified by the institution in the FAF Service Options form, computation is based on academic year (9 months) or on summer and academic year (12 months) income.

* Student's marital status
1. Unmarried
2. Married
3. Separated
4. Assumed married – reported as unmarried or separated, but data for spouse shown

** Student's dependency status
1. Self-supporting
2. Dependent
3. Assumed dependent

*** Student's unusual conditions
X. Student's year in institution assumed to be "1"
Y. Student's other indebtedness, which is not considered in analysis, exceeds $300 or exceeds assets
Z. Student's dependency status in question – financial assistance from student's parents exceeds $750

| | *Dependent: 9 months* | *Self-supporting: 9 or 12 months* |
|---|---|---|
| **Computation of student's available income, continued** | | |
| *25.* ◦Student's available income | Total of social security benefits, veterans' educational benefits, and other nontaxable income and benefits | Total of taxable income after allowances, social security, veterans' educational benefits, assistance from student's parents, and other nontaxable income and benefits |
| **Computation of student's contribution from assets** | | |
| *26.* Cash and bank accounts | Item 67 | Item 67 |
| *27.* Home equity | Item 68 market value minus unpaid mortgage | Item 68 market value minus unpaid mortgage |
| *28.* Investments and other real estate equity | Item 69 market value minus unpaid mortgage or debt | Item 69 market value minus unpaid mortgage or debt |
| *29.* Adjusted business or farm net worth | Item 70 (assets minus indebtedness) + Item 71 (assets minus indebtedness), with Table 1 | Item 70 (assets minus indebtedness) + Item 71 (assets minus indebtedness), with Table 1 |
| *30.* Net worth | Total of equities and other assets | Total of equities and other assets |
| *31.* Asset protection allowance | Zero | Table 2, based on student's age and family size |
| *32.* Discretionary net worth | Net worth minus asset protection allowance | Net worth minus asset protection allowance |
| *33.* Conversion percentage | 35% | 35% |
| *34.* Student's contribution from assets | Discretionary net worth × conversion percentage | Discretionary net worth × conversion percentage |

*The calculation of the parents' contribution proceeds on the assumption of a 9-month budget duration. For other budget durations, an adjustment is made when the "parents' contribution" entry is determined (see Index 75). References for FAF Items 17-29 are for 1978.*

| **Computation of parents' available income** | | |
|---|---|---|
| *35.* Taxable and nontaxable income | Total of Items 17A, 17B, 17C, 17D, and 17E minus Item 18 + Items 20 and 21 | Total of Items 17A, 17B, 17C, 17D, and 17E minus Item 18 + Items 20 and 21 |
| *36.* Social security adjustment | Item 63 × [Item 64 ( ≤ 12 months)] for July 1-June 30 period | Zero |
| *37.* Total income | Taxable and nontaxable income minus social security adjustment | Taxable and nontaxable income minus social security adjustment |
| *38.* U.S. income tax | Item 23 or Appendix Table A or B | Item 23 or Appendix Table A or B |
| *39.* F.I.C.A. tax | (6.05% of Item 17A) + (6.05% of Item 17B) ≤ $1,070 each | (6.05% of Item 17A) + (6.05% of Item 17B) ≤ $1,070 each |
| *40.* State and other taxes | Total income × Table 3 percentage | Total income × Table 3 percentage |
| *41.* Medical/dental expenses | Item 26 in excess of 3% of total income | Item 26 in excess of 3% of total income |
| *42.* Casualty or theft loss(es) | Item 27 | Item 27 |
| *43.* Employment allowance | (If two parents, lesser of Item 17A or 17B; or if one parent, Item 17A or 17B) × 50% ≤ $2,000 | (If two parents, lesser of Item 17A or 17B; or if one parent, Item 17A or 17B) × 50% ≤ $2,000 |
| *44.* Standard maintenance allowance | Table 4A or 4B, based on number of family members, number of family members in college, and year in college | Table 4A or 4B, based on number of family members, number of family members in college, and year in college |
| *45.* Total allowances | Total of taxes and allowable expenses | Total of taxes and allowable expenses |
| *46.* Parents' available income | Total income minus total allowances | Total income minus total allowances |

| | *Dependent: 9 months* | *Self-supporting: 9 or 12 months* |
|---|---|---|
| **Computation of income supplement from parents' assets** | | |
| *47.* Home equity | Item 30 market value minus unpaid mortgage | Item 30 market value minus unpaid mortgage |
| *48.* Other real estate equity | Item 31 market value minus unpaid mortgage | Item 31 market value minus unpaid mortgage |
| *49.* Investments equity | Item 32 market value minus unpaid debt | Item 32 market value minus unpaid debt |
| *50.* Adjusted business or farm net worth | Item 33 (assets minus indebtedness) + Item 34 (assets minus indebtedness), with Table 5 | Item 33 (assets minus indebtedness) + Item 34 (assets minus indebtedness), with Table 5 |
| *51.* Cash and bank accounts | Item 35 | Item 35 |
| *52.* Net worth | Total of equities and other assets | Total of equities and other assets |
| *53.* Asset protection allowance | Table 6 allowance based on parent's age and number of parents | Table 6 allowance based on parent's age and number of parents |
| *54.* Discretionary net worth | Net worth minus asset protection allowance | Net worth minus asset protection allowance |
| *55.* Conversion percentage | Table 7, based on discretionary net worth and available income | Table 7, based on discretionary net worth and available income |
| *56.* Income supplement | Discretionary net worth × conversion percentage | Discretionary net worth × conversion percentage |
| **Parents' information** | | |
| *57.* Family members | Item 43 (plus one person if Item 44 is checked) | Item 43 (plus one person if Item 44 is checked) |
| *58.* Family members in college | Item 45 (plus one person if Item 46 is checked) | Item 45 (plus one person if Item 46 is checked) |
| *59.* Family status | Based on Item 40. See footnotes † | Based on Item 40. See footnotes† |
| *60.* Unusual conditions | See footnotes †† | See footnotes †† |

† Parents' family status
1. Two parents, married
2. Two parents, separated or divorced
3. One parent, male
4. One parent, female
5. Indeterminate, one parent assumed
6. Indeterminate, two parents assumed

†† Parents' unusual conditions
A. U.S. tax reported for 1978 is blank or zero; calculated tax used
B. U.S. tax reported for 1978 is less than 80% of calculated tax; reported tax used
C. U.S. tax reported for 1978 exceeds calculated tax by 10% or more; calculated tax used
D. Income for 1979 differs by $2,000 from 1978 income
E. Medical and dental expenses reduce parents' contribution by $100 or more
F. Casualty or theft loss(es) reduce parents' contribution by $100 or more
G. Other unusual expenses, which are not considered in analysis, would reduce parents' contribution by $100 or more
H. State and other taxes reported by parents vary from standard CSS allowance so that parents' contribution would be affected by $100 or more
I. Adjustments to income reduce parents' contribution by $100 or more
J. Other indebtedness, which is not considered in analysis, would reduce parents' contribution by $100 or more

| | *Dependent: 9 months* | *Self-supporting: 9 or 12 months* |
|---|---|---|
| **Computation of parents' contribution** | | |
| *61.* Available income and income supplement | Parents' available income + income supplement | Parents' available income + income supplement |
| *62.* Parents' share of student's social security benefits | [Item 63 × Item 64 (≤ 12 months)] for July 1-June 30 period × Table 8 percentage | Zero |
| *63.* Adjusted available income | Available income and income supplement + parents' share of student's social security benefits | Available income and income supplement + parents' share of student's social security benefits |
| *64.* Total parents' contribution | Table 9 or Appendix Table E, based on adjusted available income | Table 9 or Appendix Table E, based on adjusted available income |
| *65.* Parents' contribution from income | [Table 9 or Appendix Table E, based on (parents' available income + parents' share of student's social security benefits)] ÷ number of family members in college | [Table 9 or Appendix Table E, based on (parents' available income + parents' share of student's social security benefits)] ÷ number of family members in college |
| *66.* Parents' contribution from assets | (Total parents' contribution ÷ number of family members in college) minus parents' contribution from income | (Total parents' contribution ÷ number of family members in college) minus parents' contribution from income |
| *67.* Parents' contribution for student | Total parents' contribution ÷ number of family members in college | Total parents' contribution ÷ number of family members in college |
| **Student's expense budgets and estimates of financial need** | | |
| *68.* Duration of budget | Selected by institution in FAF Service Options. If no selection made, 9 months | Selected by institution in FAF Service Options. If no selection made, 12 months |
| **Expense budget** | | |
| *69.* Tuition, fees, books, and supplies | FAF Service Options | FAF Service Options |
| *70.* Living expenses | FAF Service Options | FAF Service Options |
| *71.* Total expenses | Tuition, fees, books, and supplies + living expenses | Tuition, fees, books, and supplies + living expenses |
| **Student's contribution** | | |
| *72.* Available income | *For 9 months*, student's available income<br>*For less than 9 months*, ([(student's available income minus veterans' educational benefits) ÷ 9] × duration of budget) + [Item 65 × Item 66 (≤ duration of budget)]<br>*For 10, 11, or 12 months*, student's social security benefits + [Item 65 × Item 66 (≤ duration of budget)] + student's other nontaxable income and benefits | *For 9 or 12 months*, student's available income<br>*For less than 9 months*, ([(9 months' calculation of student's available income minus veterans' educational benefits) ÷ 9] × duration of budget) + [Item 65 × Item 66 (≤ duration of budget)]<br>*For 10 or 11 months*, ([(12 months' calculation of student's available income minus veterans' educational benefits) ÷ 12] × duration of budget) + [Item 65 × Item 66 (≤ duration of budget)] |
| *73.* Contribution from assets | (Student's contribution from assets ÷ 9) × duration of budget | [(Student's discretionary net worth × 35%) ÷ 12] × duration of budget |

| | *Dependent: 9 months* | *Self-supporting: 9 or 12 months* |
|---|---|---|
| **Student's expense budgets and estimates of financial need, continued** | | |
| *74.* Summer savings | *For 9 months*, depending on option chosen in FAF Service Options, CSS summer savings expectation, based on year in school; or institutionally specified expectation, based on year in school and sex<br>*For less than 9 months*, (above calculation ÷ 9) × duration of budget<br>*For 10 or 11 months*, above calculation × .66 or .33, for 10 or 11 months, respectively<br>*For 12 months*, zero | *For 9 months*, depending on option chosen in FAF Service Options, CSS summer savings expectation, based on year in school; or institutionally specified expectation, based on year in school and sex; or [student's available income (12 months' calculation minus 9 months' calculation)] minus [(living expenses ÷ duration of budget) × 3 months]<br>*For less than 9 months*, (above calculation ÷ 9) × duration of budget<br>*For 10 or 11 months*, above calculation × .66 or .33, for 10 or 11 months, respectively<br>*For 12 months*, zero |
| *75.* Parents' contribution | *For 9 months*, parents' contribution for student; however, if parents' contribution for student is negative and zero computation option chosen in FAF Service Options, zero<br>*For other than 9 months*, (above figure ÷ 9) × duration of budget | Blank |
| *76.* Total family contribution | Total of student's available income, student's contribution from assets, summer savings, and parents' contribution | Total of student's available income, student's contribution from assets, and summer savings |
| *77.* Estimated financial need | Total expenses minus total family contribution | Total expenses minus total family contribution |
| **Estimated Basic Grant** | | |
| *78.* Index | Calculated according to Basic Grant guidelines | Calculated according to Basic Grant guidelines |
| *79.* Eligibility | Message related to index and other factors affecting eligibility | Message related to index and other factors affecting eligibility |

# 6. Special problems in need analysis

CSS need analysis procedures are readily applicable to most students seeking aid. Many of these students are single, dependent children from two-parent families, in which the parents are wage-earning or salaried and generally under the age of 55. Some financial aid applicants, however, do not fall into this pattern, and they often require individual consideration by the financial aid administrator. Some of these special problems in need analysis are discussed in this chapter.

## Children of divorced or separated parents

Each aid administrator must judge where financial responsibility for a student's postsecondary education lies when the parents are separated or divorced. If one of the parents has left the family and has provided no support for an extended period of time or cannot be located, it is not reasonable to expect a contribution toward educational expenses from that parent. On the other hand, a parent who has maintained contact may be considered a part of the family unit in certain circumstances and will often provide funds toward educational expenses. Many separated or divorced parents do provide regular and substantial amounts for the support of their children even though the children are not in their custody. Often this support will continue to be provided after the children enter postsecondary education, even though a court decree may specify that support terminates at a particular time. The financial aid administrator must weigh carefully all the factors in the situation before making an aid decision. Whatever policies the institution adopts, certain general guidelines presented here may be helpful.

1. Interpersonal relations rather than legal arrangements may determine whether a student can expect to receive support and assistance for educational expenses from a parent not living with the family.

2. If a specified amount of money is being received for child support, this support should be considered a part of family resources available to meet educational expenses.

3. The divorced or separated parent's ability to contribute to the support of the student may be affected by responsibilities to a second family if the parent has remarried.

The CSS asks that the parent who has custody of the student applicant fill out an FAF. A special section of the form requests additional data on the divorced or separated parent. In cases where information provided by the filing parent is insufficient to clarify fully the family circumstances, the aid administrator may wish to write the other parent for more detailed information to use in analyzing the family's ability to meet educational expenses.

## Stepparent's information

If a student's parent has remarried after being divorced or widowed, the aid administrator is faced with the question of whether financial support can be expected from the student's stepparent. In general, the question is resolved by examining the nature of the relationship between the student and stepparent. If the stepparent provides a home or financial support for the student, the stepparent's income and assets should be considered in determining the parents' contribution. On the other hand, if it can be demonstrated that this is not the situation, the stepparent's financial information would not be considered, despite any dependency of the student on the parent. Following this rationale, the FAF instructions direct that a stepparent's financial information be supplied if either the student did or will live with the stepparent (and parent) for more than six weeks during 1978, 1979, and 1980, or the student received or will receive assistance worth $750 or more from the stepparent in any of the three years.

## Farm families and children of clergy, military personnel, or private school teachers

Some parents receive benefits, in addition to their salaries and wages, that raise their real standard of living. The financial aid administrator should consider these additional sources in determining the parents' contribution for educational expenses.

While living expenses for farm families may differ little in amount from those of urban families, there are certain noncash housing benefits to the farm family. Tenant farmers (persons renting a farm under a share arrangement with the owner) very often have rent-free housing that is not counted as income. This noncash benefit does improve the family's standard of living compared with families that have cash income only. The aid administrator may wish to increase family income by the value of furnished housing.

Clergy and private school teachers may receive rent-free housing as a fringe benefit of their employment. The instructions for the FAF indicate that an estimate of the value of this free housing should be included in "other nontaxable income." If there is no other income listed, and no indication of home ownership, the financial aid administrator may wish to communicate with the family to ascertain their living arrangements. A conservative estimate of the value of furnished housing is 15 percent of annual income. The aid administrator may wish to use this amount in estimating the real income of the family receiving free housing.

Military personnel receive a number of benefits, some of which may be reflected in their salaries. These include subsistence and quarters allowances, overseas pay, incentive pay, and hazardous duty pay. The instructions for the FAF indicate that these additional amounts should be included in "other nontaxable income." To assist the financial aid administrator in verifying the amounts of such cash allowances, Table G in the Appendix lists, by rank and years of service, a military person's total pay, including allowances for quarters and subsistence. Special allowances for hazardous duty, sea and foreign duty, and incentive pay are listed by pay grade.

Once the financial aid administrator has arrived at an estimate of the actual income of the military family, special circumstances that may affect their living costs must be considered. Some of these circumstances act to increase the real standard of living of the family. Military families often receive free medical care (most dental care is not, however, provided free). They are able in many cases to shop in government-owned commissaries in which further savings can be realized. On the other hand, they are often faced with frequent changes in assignment, which may necessitate the payment of

certain moving and related expenses. Their place of duty may be such that items reasonably priced in the United States can be obtained there only at a premium. They may also reside in places where the general cost of living varies substantially from that in the United States, and where part-time or vacation employment for the student is difficult or impossible to obtain. The financial aid administrator must consider all these variables in estimating the reasonable contribution that may be expected from such families.

## Business and farm assets

The FAF collects basic information about the value and indebtedness of businesses and farms owned by families completing the form. Guidance for determining appropriate entries is given in the FAF instructions.

Some aid administrators, however, may wish to have more comprehensive data about business and farm cases. To assist in obtaining this information, the CSS provides Business and Farm Supplements. These detailed worksheets may be ordered from the CSS at no charge. The Supplements are shown in Figures 1 and 2.

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The situations cited in this chapter suggest cases where the financial aid administrator may be called on to look beyond the entries on the FAF in order to treat students and parents as fairly as possible.

Figure 1. Business supplement

# Financial Aid Form
## Academic Year 1979-80

TO BE COMPLETED BY OWNERS OF BUSINESSES

# BUSINESS SUPPLEMENT

## INSTRUCTIONS

- Complete this supplement before completing the FAF. If you own more than one business, submit a copy of the Business Supplement for each.
- When completing this supplement, refer to your current and past IRS tax returns — specifically, Schedule C (1040) for sole proprietors, or Form 1065 for partnerships, or Form 1120 for corporations. **For any year that tax forms have not been completed, estimate as accurately as possible.**
- In the case of partnerships or corporations, enter your percentage of ownership on **LINE 1E** and, where amounts are not readily separable, indicate total amounts under Income and Expenses, and report your share of net profit on **LINE 7.**
- Do not submit balance sheets, profit and loss statements, or tax returns in place of the Business Supplement.
- If your home is part of the business, enter its value and amount of mortgage in **38** on the FAF. **Do not enter home value or mortgage on this supplement.**

## STUDENT'S INFORMATION

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| STUDENT'S NAME | STUDENT'S LAST NAME | STUDENT'S FIRST NAME | MID. INIT. | STUDENT'S SOCIAL SECURITY NUMBER | STUDENT'S DATE OF BIRTH (MONTH / DAY / YEAR) | OPTIONAL | 1 ☐ M 2 ☐ F | SEX |
| STUDENT'S ADDRESS | STREET ADDRESS | CITY | | STATE | ZIP CODE | | | |

## BUSINESS INFORMATION

**1A. NAME OF BUSINESS** | **B. DATE BUSINESS COMMENCED**

**C. BUSINESS ADDRESS** — STREET / CITY / STATE

| D. TYPE OF BUSINESS | E. PERCENTAGE OF OWNERSHIP | F. DESCRIBE PRODUCT OR SERVICE. | G. IF PARTNERSHIP, GIVE PARTNER'S NAME(S). | H. NUMBER OF EMPLOYEES |
|---|---|---|---|---|
| ☐ SOLE PROPRIETOR ☐ PARTNERSHIP ☐ CORPORATION | ____ % | | | |

## INCOME AND EXPENSES

| | 1977 (Jan. 1-Dec. 31) | 1978 (Jan. 1-Dec. 31) | Estimated 1979 (Jan. 1-Dec. 31) |
|---|---|---|---|
| **2 BUSINESS INCOME** | | | |
| A. GROSS RECEIPTS OR SALES LESS RETURNS AND ALLOWANCES | $ | $ | |
| B. COST OF GOODS SOLD and/or OPERATIONS (Do not include expenses listed under 4 below.) | | | |
| C. GROSS PROFIT (Subtract 2B from 2A.) | | | |
| D. OTHER BUSINESS INCOME | | | |
| **3 TOTAL INCOME** (Add 2C and 2D.) | $ | $ | |
| **4 BUSINESS DEDUCTIONS** | | | |
| A. DEPRECIATION | | | |
| B. RENT ON BUSINESS PROPERTY | | | |
| C. SALARIES AND WAGES NOT INCLUDED IN 2B ABOVE (Do not include any paid to yourself.) | | | |
| D. 1. **PARTNERSHIP ONLY.** YOUR SALARY, if any (Enter amount here and in 17A or 17B on the FAF.) | | | |
| 2. **CORPORATION ONLY.** YOUR SALARY, if any (Enter amount here and in 17A or 17B on the FAF.) | | | |
| OTHER BUSINESS EXPENSES | | | |
| E. | | | |
| F. | | | |
| G. | | | |
| H. | | | |
| **5 TOTAL DEDUCTIONS** (Add 4A through 4H.) | $ | $ | Estimated 1979 |
| **6 NET PROFIT (OR LOSS) — Sole Proprietor or ORDINARY INCOME — Partnership or TAXABLE INCOME — Corporation** (Subtract 5 from 3.) From IRS Schedule C (1040) or Form 1065 or Form 1120 | $ | $ | $ |
| **7 YOUR SHARE OF LINE 6** (If you are a sole proprietor, line 7 should equal line 6.) | $ | $ | $ |

If your business is a **sole proprietorship**, include these amounts in 17A or 17B on the FAF.

If your business is a **partnership** or a **corporation**, enter these amounts in the appropriate part of 17 on the FAF and explain in 80.

## ASSETS AND INDEBTEDNESS

| | As of December 31, 1977 | As of December 31, 1978 |
|---|---|---|
| **8 CURRENT ASSETS** (Business only) | | |
| A. CASH (Business accounts only) | $ | $ |
| B. OTHER CURRENT ASSETS | | |
| C. SUBTOTAL (Add 8A and 8B.) | | |
| D. RESERVE FOR BAD DEBTS | | |
| E. TOTAL CURRENT ASSETS (Subtract 8D from 8C.) | | |
| **9 FIXED ASSETS** (Business only) | | |
| A. LAND AND BUILDINGS (present market value) | | |
| B. EQUIPMENT AND OTHER FIXED ASSETS (fair market value) | | |
| C. TOTAL FIXED ASSETS (Add 9A and 9B.) | | |
| **10 TOTAL ASSETS** (Add 8E and 9C.) | | |
| **11 MULTIPLY TOTAL ASSETS BY PERCENTAGE OF OWNERSHIP** Enter amount for 1978 on the FAF in 33, **market value.** | $ | $ |
| **12 INDEBTEDNESS** (Business only) | | |
| A. MORTGAGE ON LAND AND BUILDINGS | | |
| B. OTHER INDEBTEDNESS | | |
| **13 TOTAL INDEBTEDNESS** (Add 12A and 12B.) | | |
| **14 MULTIPLY TOTAL INDEBTEDNESS BY PERCENTAGE OF OWNERSHIP** Enter amount for 1978 on the FAF in 33, **debts.** | $ | $ |

## SIGNATURE

| | |
|---|---|
| FATHER OR STEPFATHER'S SIGNATURE | DATE |
| MOTHER OR STEPMOTHER'S SIGNATURE | DATE |

**Figure 2. Farm supplement**

# Financial Aid Form
## Academic Year 1979-80

TO BE COMPLETED BY FARM OR RANCH OWNERS, OPERATORS, OR FARM TENANTS

# FARM SUPPLEMENT

- **Complete this supplement before completing the FAF. If you own more than one farm, submit a copy of the Farm Supplement for each.**
- **When completing this supplement, refer to your current and past IRS tax returns, Schedules F and D (1040). For any year that tax forms have not been completed, estimate as accurately as possible.**
- **In the case of partnerships or corporations, enter your percentage of ownership on LINE 1E and, where amounts are not readily separable, indicate total amounts under Income and Expenses and report your share of net farm profit on LINE 9.**
- **Do not submit balance sheets, profit and loss statements, or tax returns in place of the Farm Supplement.**
- **LINES 2A, 2B, and 3: If farm income is reported on the accrual basis, the required information can be found on IRS Schedule F (1040). In this case, disregard LINES 2A and 2B and begin your entries with gross profit on LINE 3.**
- **LINE 7: Report all gains or losses from the sales or exchanges of livestock and farm machinery at their full amount. Do not include other property sales or exchanges reported on IRS Schedule D (1040).**
- **If your home is on the farm, enter its value and amount of mortgage in 30 on the FAF. Do not enter home value or mortgage on this supplement.**

STUDENT'S NAME — STUDENT'S LAST NAME | STUDENT'S FIRST NAME | MID. INIT. | STUDENT'S SOCIAL SECURITY NUMBER | STUDENT'S DATE OF BIRTH (MONTH, DAY, YEAR) | OPTIONAL SEX (1 M, 2 F)

STUDENT'S ADDRESS — STREET ADDRESS | CITY | STATE | ZIP CODE

**1A. LOCATION OF FARM** — TOWNSHIP | COUNTY | STATE

**B. YEAR PURCHASED** 19____

**C. FARM IS**
- ☐ PARTNERSHIP
- ☐ CORPORATION
- ☐ SOLE OWNERSHIP

**E. PERCENTAGE OF OWNERSHIP** ____ %

**D. RESIDENCE INFORMATION**
1. Do you live on the farm? ☐ NO ☐ YES
2. Your family dwelling is: ☐ OWNED ☐ RENTED ☐ RENT-FREE

**F. DESCRIBE PRINCIPAL PRODUCTS.**

**G. TOTAL ACRES OWNED** ____ Estimated present market value per acre $____

**H. NUMBER OF ACRES**

| | OWNED | RENTED FROM OTHERS | RENTED TO OTHERS |
|---|---|---|---|
| Tillable: PRODUCTIVE ORCHARDS | | | |
| TRUCK CROPS | | | |
| OTHER | | | |
| Nontillable pasture | | | |
| Woodland and waste | | | |
| Agricultural reserve | | | |
| TOTAL | | | |

The IRS line references below are for 1977. For 1978, use the corresponding lines from IRS Schedule F or D.

| | 1977 (Jan. 1-Dec. 31) | 1978 (Jan. 1-Dec. 31) | Estimated 1979 (Jan. 1-Dec. 31) |
|---|---|---|---|
| **2 FARM INCOME** | | | |
| A. PROFIT (OR LOSS) ON SALES OF PURCHASED LIVESTOCK AND OTHER ITEMS PURCHASED FOR RESALE From IRS Schedule F (1040), Part I, line 4 | $ | $ | |
| B. SALES OF MARKET LIVESTOCK, PRODUCE RAISED, AND OTHER FARM INCOME, including crop sales and government payments From IRS Schedule F (1040), Part I, line 27 | | | |
| **3 GROSS PROFIT** (Add 2A and 2B.) From IRS Schedule F (1040), Part I, line 28 | $ | $ | |
| **4 FARM DEDUCTIONS** | | | |
| A. FARM DEDUCTIONS From IRS Schedule F (1040), Part II, line 51 | | | |
| B. DEPRECIATION From IRS Schedule F (1040), Part II, line 52 | | | |
| **5 TOTAL DEDUCTIONS** (Add 4A and 4B.) From IRS Schedule F (1040), Part II, line 53 | $ | $ | |
| **6 NET FARM PROFIT (OR LOSS)** (Subtract 5 from 3.) From IRS Schedule F (1040), Part II, line 54 | | | |
| **7 CAPITAL GAINS (OR LOSSES)** from the sales or exchanges of livestock and farm machinery From IRS Schedule D (1040) | | | Estimated 1979 |
| **8 TOTAL NET FARM PROFIT** (Add 6 and 7.) | $ | $ | $ |
| **9 YOUR SHARE OF NET FARM PROFIT** Enter amounts for 1978 and 1979 in the appropriate part of 17 on the FAF and explain in 80. | $ | $ | $ |

**INDEBTEDNESS**

| | As of December 31, 1977 | As of December 31, 1978 |
|---|---|---|
| **10 ASSETS** (Farm only) | | |
| A. LAND AND BUILDINGS excluding farm home (present market value) | $ | $ |
| B. FARM BANK ACCOUNTS | | |
| C. ACCOUNTS RECEIVABLE | | |
| D. LIVESTOCK (fair market value) Type ____ Number ____ | | |
| Type ____ Number ____ | | |
| E. GRAIN, HAY, AND OTHER PRODUCTS | | |
| F. MACHINERY AND OTHER FARM ASSETS (fair market value) | | |
| **11 TOTAL ASSETS** (Add 10A through 10F.) | | |
| **12 MULTIPLY TOTAL ASSETS BY PERCENTAGE OF OWNERSHIP** Enter amount for 1978 on the FAF in 34, **market value.** | $ | $ |
| **13 INDEBTEDNESS** (Farm only) | | |
| A. MORTGAGE ON FARM excluding farm home | | |
| B. DEBTS ON FARM MACHINERY AND EQUIPMENT | | |
| C. OTHER FARM DEBTS | | |
| **14 TOTAL INDEBTEDNESS** (Add 13A through 13C.) | | |
| **15 MULTIPLY TOTAL INDEBTEDNESS BY PERCENTAGE OF OWNERSHIP** Enter amount for 1978 on the FAF in 34, **debts.** | $ | $ |

| | |
|---|---|
| FATHER OR STEPFATHER'S SIGNATURE | DATE |
| MOTHER OR STEPMOTHER'S SIGNATURE | DATE |

# 7. Procedures for processing the FAF

This chapter describes the central procedures followed by the CSS in handling FAFS submitted for processing. Procedures developed by the CSS are designed to consider all documents in a consistent, efficient manner. It is helpful for aid administrators to understand the steps involved in central processing so that they can be aware of edit procedures and other services that may affect their review of need analysis documents and so that they may better counsel students when questions arise.

## Central processing procedures for the FAF

Figure 1 presents a step-by-step description of the CSS central need analysis service, from the time the FAF arrives at the processing center to the time copies of the FAF and the FAFNAR are mailed to the institution or program. Boxes that are made of broken lines indicate that the step is initiated by the student or parents, not by the CSS. Arrows made of broken lines show that the step to which the arrow leads occurs only sometimes, not in all cases.

1. The FAF is received from the student or parents by the CSS. It is then stamped with the date of receipt on the upper right-hand corner of the first page and validated for the amount of the processing fee received. Each FAF is reviewed to determine if a four-digit CSS code number has been listed for each institution or agency designated to receive a copy of the FAF and the analysis. If the code has not been provided by the family, the CSS fills in the appropriate code number.

2. The FAF is forwarded for keypunching. Information used in the computation is keypunched and verified.

3. A random sample is selected for quality control. This procedure reveals any problems in the processing system and provides a measure of the turnaround time.

4. The data from the FAF are then edited, using fixed parameters that serve as checks and balances to insure that the data used in the analysis are documented or explained.

5. If the authorization in FAF Item 83 is checked "yes," the CSS transmits appropriate FAF information to the Basic Educational Opportunity Grant Program. The BEOG program will then produce a Student Eligibility Report based on receipt of this transmission.

6. An internal edit form is produced for FAFS that are incomplete or that require internal review. The item number is printed on the form for each FAF item requiring review. If the FAF item cannot be resolved by clerical review, a follow-up letter is sent to the filer, requesting the necessary information. Appendix 3 outlines the edit procedures for the FAF.

If, because a follow-up letter had to be sent to the parents, complete processing of an FAF is delayed for 15 days or more, an FAF Delayed in Processing Report is automatically prepared and mailed to the financial aid administrator at each institution or scholarship program designated as a recipient. The Delayed in Processing Report gives the financial aid administrator the names of those students who specified that institution as a recipient of the FAF but whose FAFS have been delayed in processing. A student's name is dropped from the next report following the completion of processing. A facsimile of this report is shown in Figure 2. Many aid administrators get in touch with students whose names appear on this report to bring their attention to the fact that information is

**Figure 1. Steps in processing**

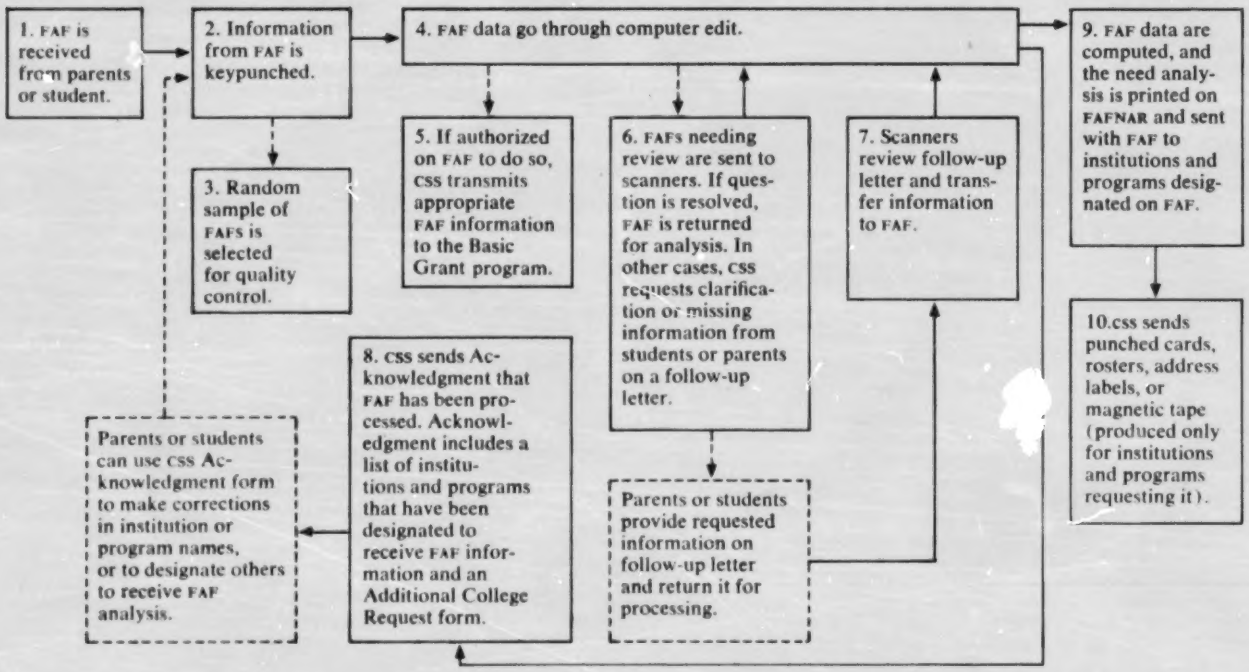
1. FAF is received from parents or student.
2. Information from FAF is keypunched.
3. Random sample of FAFS is selected for quality control.
4. FAF data go through computer edit.
5. If authorized on FAF to do so, CSS transmits appropriate FAF information to the Basic Grant program.
6. FAFS needing review are sent to scanners. If question is resolved, FAF is returned for analysis. In other cases, CSS requests clarification or missing information from students or parents on a follow-up letter.
7. Scanners review follow-up letter and transfer information to FAF.
8. CSS sends Acknowledgment that FAF has been processed. Acknowledgment includes a list of institutions and programs that have been designated to receive FAF information and an Additional College Request form.
Parents or students can use CSS Acknowledgment form to make corrections in institution or program names, or to designate others to receive FAF analysis.
Parents or students provide requested information on follow-up letter and return it for processing.
9. FAF data are computed, and the need analysis is printed on FAFNAR and sent with FAF to institutions and programs designated on FAF.
10.CSS sends punched cards, rosters, address labels, or magnetic tape (produced only for institutions and programs requesting it).

**Figure 2. Delayed in Processing Report**

1979-80 FINANCIAL AID FORMS DELAYED IN PROCESSING FOR COLLEGE CODE 1000 PAGE 1
AS OF 05/15/79

| LAST NAME | FIRST NAME | M I | S X | DATE OF BIRTH | SOCIAL SECURITY | YR CL | CSS OFF | DATE RECEIVED | DATE OF EDIT | CSS ID NO. |
|---|---|---|---|---|---|---|---|---|---|---|
| DOE | KAREN | M | 2 | 03 25 61 | 982453715 | 1 | PO | 01 03 | 01 10 79 | 1311201 |
| JONES | BONNIE | L | 2 | 09 14 61 | 063543372 | 1 | PO | 04 06 | 04 14 79 | 2881313 |
| SMITH | JOHN | | 1 | 04 20 58 | 074438333 | 3 | PO | 04 13 | 04 15 79 | 2951450 |
| YATES | JOAN | R | 2 | 05 08 60 | 163448994 | 1 | PO | 03 25 | 03 31 79 | 2793016 |

TOTAL NUMBER OF RECORDS FOR COLLEGE CODE 1000 IS 4.

needed to finish processing the FAFS.

7. The filer's response to the follow-up letter is clerically reviewed and the correct data are entered on the internal edit form and on the FAF. If the CSS makes a change or clarification on the FAF, it is identified by the notation "CSS."

8. An Acknowledgment is produced by the CSS for all FAF filers. This form acknowledges receipt of the FAF and shows names and code numbers of the institutions or scholarship agencies designated to receive the FAF. A sample Acknowledgment is shown in Figure 3.

The Acknowledgment also affords an opportunity for institutions and agencies to communicate with students regarding aid program requirements or application procedures. As many as eight messages (selected by the institution in the IESE) may be transmitted to aid applicants in this manner. These messages appear on the reverse of the Acknowledgment form.

If the filer of the FAF has requested it, a report of the CSS estimated total family contribution is also provided in the Acknowledgment.

An Additional College Request (ACR) form is a part of the Acknowledgment. The ACR may be used to request that the CSS send the FAF and need analysis report to institutions and programs not previously listed on the FAF. The ACR can also be used to request a report of the CSS estimated contribution, if this request is in connection with the listing of additional institutions or programs to receive the FAF. The ACR can be used to release FAF information to the Basic Grant program.

9. A Financial Aid Form Need Analysis Report (FAFNAR) is produced initially only for FAFS that contain no conditions that require further review.

Once missing data or clarification needed in the computation have been noted on the FAF, need analysis reports for forms requiring review are produced. After the FAFNAR has been prepared, the FAF is matched with it and they are mailed together to the institution or program named by the filer.

Financial aid administrators are encouraged to review the FAFNAR to consider whether individual circumstances warrant adjustments in the figures provided.

10. The financial aid administrator may choose to receive additional output from the processing of FAFS in several forms – punched cards, cumulative rosters, address labels, and magnetic tape. Through the FAF Service Options form one paper output option may be selected at no cost; additional paper output options may be obtained for an annual fee of $25 each.

The FAF Punched Card Report and Cumulative Roster of FAF Filers contain most of the basic computational data used in the production of the FAFNAR. The punched card can provide input to a data processing system; and the card or roster is useful as a master file on which aid decisions, federal-report information, and other data may be recorded. Either of these reporting tools can serve as a major control document and data source in the financial aid office. Figure 4 shows a sample punched card with a description of the layout showing key data from the FAFNAR. Figure 5 illustrates the FAF Cumulative Roster.

Pressure-sensitive address labels for an institution's FAF filers are available three times during the processing year. Each set of labels includes those students whose FAFS have been processed since any previous set was produced.

The CSS offers magnetic tape as an additional output option to any institution or agency. These tapes can save a financial aid office the time and cost of manual input of data. A description of the tape layout and other information about this service are available from the CSS. Tapes are available biweekly. The first two tapes provided during the processing year are free of charge; additional tapes cost $50 each.

## Additional CSS services

### Overlap lists

A university system or a group of institutions that are CSS Assembly members can request to form an overlap group. Each institution in the group receives a roster listing those students who designated that the FAF be sent to one or more other institutions within the group. This service is free to CSS Assembly members.

### Institutional Summary Data

Annually in the early fall more than twenty Institutional Summary Data tables are provided free of charge to institutions for which the CSS centrally processed 50 or more FAFS during the preceding year. The tables provide institutions with information about their FAF filing population, such as

**Figure 3. FAF Acknowledgment**

**COLLEGE SCHOLARSHIP SERVICE OF THE COLLEGE BOARD**

**This is your FINANCIAL AID FORM ACKNOWLEDGMENT for 1979-80**

In any future communications with the CSS, please provide the CSS number and the student's name as shown below.

| CSS NUMBER | ACKNOWLEDGMENT DATE | | |
|---|---|---|---|
| | Month | Day | Year |
| 5423489 | 02 | 18 | 79 |

To the filer of the FAF for

ANDREA J ZIEGLER
2311 NORTH OAK
FINDLAY OH 45840

The College Scholarship Service recently received your **Financial Aid Form** (FAF) or Additional College Request (ACR) Form.

Your FAF is being sent to the institutions and programs listed below. Please check the accuracy of this information.

- If the listings are correct, keep this Acknowledgment; do not return it to the CSS.
- If the listings are incorrect, enter the correct information and return this Acknowledgment to the CSS. It is not possible to delete or to substitute an institution or program for one already listed on the Acknowledgment.

If more than six institutions and programs were listed on your FAF, an additional Acknowledgment naming these institutions is being sent to you.

Use the ACR Form below if you want to list additional institutions and programs to receive your FAF. Do NOT list again any of the institutions and programs shown on this Acknowledgment or previously listed on your FAF. If you submit an ACR Form, an Acknowledgment will be sent to you confirming that your FAF is being sent to the **additional** institutions and programs you request.

If message codes are shown below, they correspond to messages that the institutions and programs wish you to note. An explanation of the codes is on the back of this form. If no message codes appear below, the institutions and programs have not asked the CSS to inform you of any special instructions.

| | CSS Code No. | Names of institutions and scholarship programs to receive your FAF | Message Codes |
|---|---|---|---|
| 1. | 1070 | BRADLEY UNIVERSITY | A E F |
| 2. | 1592 | OHIO STATE UNIVERSITY | B C E F G |
| 3. | 5115 | COLLEGE OF WILLIAM AND MARY | A D E F |
| 4. | 6543 | OKLAHOMA CITY UNIVERSITY | A C D F G |
| 5. | | BASIC GRANT PROGRAM | |
| 6. | | | |
| 7. | | | |
| 8. | | | |

CSS ESTIMATE OF EXPECTED CONTRIBUTION FROM -
STUDENTS PARENTS STUDENTS INCOME STUDENTS ASSETS STUDENTS BENEFITS
350- 550 500-700 175 0
TOTAL FAMILY CONTRIBUTION FOR 9 MONTHS =1025-1425 SEE INTERPRETIVE GUIDE

THIS CONTRIBUTION BASED ON PARENTS 1978 DATA -
TOTAL INCOME = 15520, TOTAL NET ASSETS = 26740,
HOUSEHOLD SIZE = 4, AND NUMBER IN COLLEGE = 1.

**ADDITIONAL COLLEGE REQUEST (ACR) FORM**
**Academic Year 1979-80**

Detach and use only to request additional institutions and programs. THIS IS NOT AN INVOICE.

| STUDENT'S LAST NAME | FIRST NAME | M.I. |
|---|---|---|
| ZIEGLER | ANDREA | J |

| ACKNOWLEDGMENT DATE | | | CSS NUMBER |
|---|---|---|---|
| Month | Day | Year | |
| 02 | 18 | 79 | 5423489 |

I authorize transmittal of FAF information for the above-named student to the recipients named on this form.

NAME (PRINT)

ADDRESS

CITY, STATE, ZIP CODE

SIGNATURE

Do not send to CSS after: March 15, 1980.

A. BASIC GRANT PROGRAM — If you have not already done so, do you authorize information from your FAF to be released to the BEOG Program in order to be considered for BEOG assistance? (There is no charge for applying to the BEOG Program.) YES ☐ 1 NO ☐ 2

B. ADDITIONAL INSTITUTIONS AND PROGRAMS — If you want your FAF sent to institutions and scholarship programs NOT previously requested, enter the information in the boxes below. Do not rename any of the institutions and programs shown above. To avoid delay, do not send a letter with this form.

| Enter the complete name, including campus, address, and CSS code number of each institution and program to receive a copy of your FAF. Obtain code number from the CSS Code List. If you are unable to obtain a code number, leave the CSS Code No. box blank. | CSS Code No. | Names of institutions and scholarship programs |
|---|---|---|
| | | |
| | | |
| | | |
| | | |
| | | |

IMPORTANT: Check the box next to the number of institutions and programs entered above and mail this form with a check or money order for the appropriate amount to the College Scholarship Service. Any ACR received without the appropriate fee will be returned.

1 ☐ $3.50 2 ☐ $6.00 3 ☐ $8.50 4 ☐ $11.00 5 ☐ $13.50 6 ☐ $16.00

REPORT OF ESTIMATED CONTRIBUTION: If you are requesting an additional institution or program and wish to receive a report of your CSS Estimated Contribution, check here and add $1.00 to the amount checked above. You cannot receive a report of your CSS Estimated Contribution unless you request an additional institution or program ☐ $1.00

COLLEGE SCHOLARSHIP SERVICE, BOX 2853, PRINCETON, NJ 08541.
COMPLETE AND MAIL THIS FORM WITH CORRECT FEE TO THE ABOVE ADDRESS

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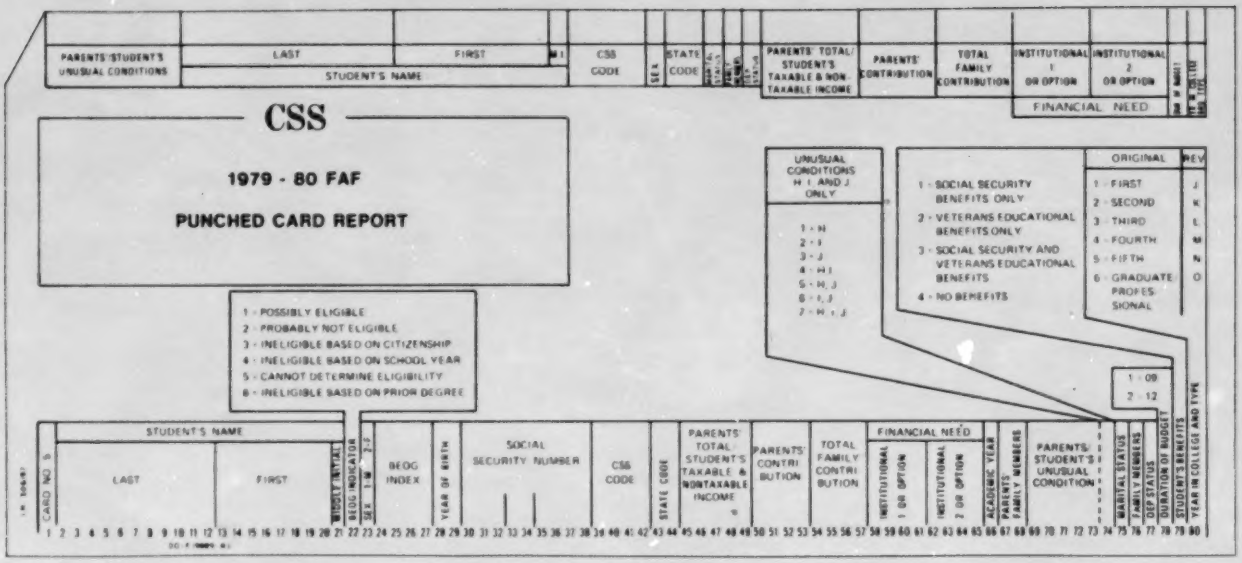
**Figure 4. Punched Card Report**




state of residence, average family income, average expected parents' contribution, total amount of financial need of groups at various income levels, and total amount of need by students' sex and year in college.

### Student Resource Survey

To assist institutions, agencies, and state programs to study the characteristics, needs, and resources of their students, the CSS offers the Student Resource Survey (SRS). A large number of institutions, as well as a number of state agencies, university systems, and associations of institutions have used the SRS to gather information that is otherwise unavailable to assist in making requests for funding, substantiating student expense budgets, and understanding more about their students. The SRS can also be useful in obtaining detailed student expenditure data.

### Student Expense Study Service

The Student Expense Study Service (SESS) is designed to assist states, systems, and individual institutions in collecting and analyzing data about student expenses. It begins with a standardized questionnaire that can be administered on campus or mailed to students. Participants receive a standard SESS report providing detailed analyses for different groups of students, such as single students living with parents or relatives and single students living on campus.

**Figure 5. Cumulative Roster**

COLLEGE SCHOLARSHIP SERVICE
OF THE COLLEGE BOARD

| Name of Institution | CSS Code | Date | Page |
|---|---|---|---|
| POSTSECONDARY UNIVERSITY | 8585 | 02/17/79 | 1 |

| STUDENT'S NAME | | | SEX | SOCIAL SECURITY NUMBER | STATE CODE | YEAR IN COLLEGE | DEPENDENCY STATUS | PARENTS' TOTAL STUDENT'S TAXABLE AND NON-TAXABLE INCOME | CONTRIBUTIONS | | | | | | NEW OR REVD RECORD | RELEASED TO BASIC GRANT | CSS IDENTIFICATION NUMBER | DATE STATEMENT PROCESSED OR REVISED | REPORT OF EST'D CONTR. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| LAST | FIRST | MI | | | | | | | PARENTS | STUDENT'S | TOTAL FAMILY | | | | | | | | | |
| ACTON | RICHARD | N | M | 542 36 1597 | OK | 2 | 1 | 3586 | | 3897 | 3897 | | | | Y | Y | P256786 | 021579 | Y |
| ADAMS | THOMAS | P | M | 193 47 2608 | NM | 1 | 1 | 9320 | | 8453 | 8453 | | | | | Y | N135674 | 010879 | Y |
| ALCOTT | HELEN | M | F | 204 98 7053 | TX | 1 | 2 | 5830 | -750 | 500 | -250 | | | | Y | Y | R876493 | 021079 | |
| ARCHER | PETER | T | M | 032 33 9852 | CO | 4 | 1 | 2985 | | 2985 | 2985 | | | | Y | Y | R653987 | 020279 | Y |
| BAKER | CHRIS | E | F | 982 70 5388 | IL | 2 | 3 | 18755 | 1720 | 855 | 2575 | | | | | Y | Q765389 | 013079 | |
| BARNES | BARBARA | D | F | 393 52 5630 | NJ | 3 | 2 | 12910 | 430 | 610 | 1040 | | | | Y | Y | 2456973 | 021379 | Y |

### Financial Aid Information and Data System

The Financial Aid Information and Data System (FAIDS) is a computer-assisted information system designed to increase the effectiveness of the institution's student financial aid program. The FAIDS system processes student applicant and fund data in accordance with the information requirements specified by the user. It combines general routines and specific programs to create and maintain data files, select reports and records, sequence reports, perform computations, and prepare printed and/or punched card reports.

### Packaging Aid Resources System

The CSS has developed the Packaging Aid Resources System (PARS) to assist institutions in establishing equitable financial aid packaging procedures. PARS, a computer software system, has two phases – simulation (or planning) and operational. In the simulation phase, PARS permits the aid administrator to use the computer to examine the implications of various packaging methods and to determine what procedure best meets institutional and student needs. Then, in the operational phase, PARS can develop individual aid packages for each qualified student.

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The CSS has an experienced staff to provide consulting and training in financial aid management and computer programs, and to conduct research studies of financial aid operations and policies.

# 8. Constructing student expense budgets

No matter how refined a need analysis system's rationale or how comprehensive its data collection documents, unless the student expense budget is properly constructed attempts to achieve parity in financial aid awards are thwarted. It is essential that financial aid administrators carefully determine typical budgets for general categories of students and, further, that they tailor budgets used in individual need analysis to the circumstances of the student applicant.

## FAF Service Options form

Any postsecondary institution can provide budgets for use in the CSS need analysis services by completing an FAF Service Options form. A portion of the form is illustrated in Figure 1.

This form has been designed to provide financial aid administrators with the utmost flexibility. The financial aid administrator can enter up to 65 budget elements (for 9- or 12-month durations or a duration of the institution's choice) for students who complete the FAF. The financial aid administrator can complete the FAF Service Options form to meet individual institutional needs. For example, different budgets may be used to reflect costs for resident and commuter students, or costs for out-of-state students, or students enrolled for part-time study or for special programs.

The FAF Service Options form can be submitted at any time, and the institution can update its student budgets as often as necessary. By using these data, the CSS is able to calculate a student's financial need at a particular institution.

Each winter the CSS asks institutions to furnish guidance information for inclusion in the annual edition of the CSS publication, *Student Expenses at Postsecondary Institutions*. This book is used by secondary and postsecondary institutions to assist students and parents in making plans about financing postsecondary education. In order to collect comparable budget information for guidance purposes, the budget categories for the publication are specifically defined.

## Student expense budgets

The institution's student expense budgets should reflect the student's *total* costs, including direct educational expenses, such as tuition, fees, books, and supplies, and nondirect educational expenses, such as rent, food, clothing, and other basic living costs.

### Resident students

Because the CSS need analysis system for dependent students excludes the cost of basic maintenance of the student from the standard maintenance allowance for the presumed 9 months of postsecondary attendance, the expense budget for resident students should include – in addition to tuition, fees, books, supplies, room, and board – a reasonable amount for clothing, laundry, recreation, and personal expenses. For these additional items the aid administrator may wish to include $400 to $450 in the budget.

Travel expenses should also be included in the resident student's budget. Since travel expenses normally vary widely, they are sometimes difficult to include in the budgets listed with the CSS. However, the total budget used by the institution in setting awards should include this expense. Many financial aid administrators use a standard allowance of the cost of two round-trip fares between the student's home and the institution.

In the case of a student living away from home during the traditional academic year, any contribution from the family's adjusted available income is considered usable for educational and related expenses while the student is pursuing a postsecondary education. Consequently, the total of the parents' expected contribution can be deducted from the institution's budget for a resident student, and the remaining amount could be considered as being needed from the institution or other sources.

### Commuting students

The budget for a commuting student living at home differs from that of a resident student because of the absence of housing charges. The family's expenditures for food will be reduced only by the meals that the student buys away from home; and the family will undoubtedly continue to provide for personal care and other consumer expenditures as part of the family budget. Also, the amount the family would have given the student to purchase clothing will probably remain a part of the general budget.

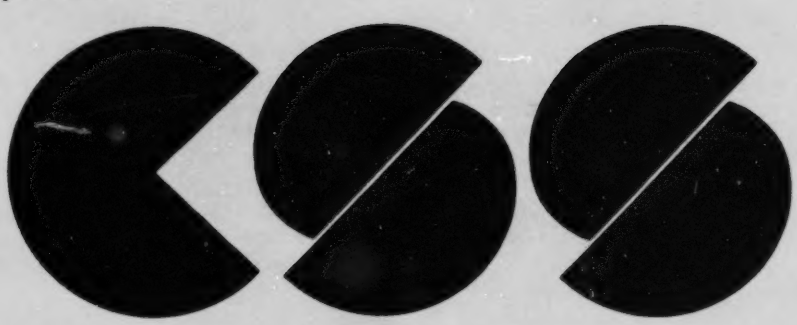
There are two ways in which the problem of accommodating parental support for commuting students can be handled equitably. The essential element is to insure that the parents' total effort for expenses connected with the student – expenses incurred at home and expenses directly attributable to attendance at a postsecondary institution – is recognized.

*Option one*. The financial aid administrator may wish to include in the commuting student's budget (in addition to tuition, fees, books, and supplies) the full $900 that was excluded as the student's share of expenses for 9 months in deriving the standard maintenance allowance. This approach combines the continued expenses of residing at home as well as the out-of-pocket expenses of the student, as illustrated in the following example.

| | | |
|---|---|---|
| Tuition and fees | Variable | |
| Books and supplies | $150 | |
| Student's board at home | 450 | $900 excluded from the SMA |
| Meals on campus | 250 | |
| Miscellaneous personal expenses: | | |
| at home | 200 | |
| away from home | 400 | |
| Transportation | Variable | |
| Total | $1,450 plus tuition and fees and local transportation | |

This option has the advantage of making it possible to use the same parents' contribution figure when dealing with either resident or commuter budgets.

**Figure 1. FAF Service Options form**



# Financial Aid Form
# Service Options
# Academic Year 1979-80

Postsecondary institutions or scholarship programs that use the 1979-80 Financial Aid Form (FAF) can receive a variety of FAF service options by completing this form.

In Part I, you can submit your institution's student expense budgets to be used in computing the financial need of students filing the FAF. Institutions and programs can also select several need analysis and output options (Parts II and III). In Part IV, the College Scholarship Service (CSS) offers a financial aid packaging service to FAF users.

| | |
|---|---|
| PART I | Institutional Student Expense Budgets |
| PART II | Need Analysis Options |
| PART III | Output Options |
| PART IV | Financial Aid Packaging |

COLLEGE SCHOLARSHIP SERVICE OF THE COLLEGE BOARD

**Return this form to:** COLLEGE SCHOLARSHIP SERVICE, Box 2852, Princeton, NJ 08541.

Please enter your CSS code number. If you do not have a code number, leave blank and one will be assigned.

8585
CSS Code No.

Print or type the exact mailing address to which FAF output is to be sent:

Postsecondary University
Exact Name of Institution

800 Fifth Avenue
Street Address

Clark, California 98765
City, State, Zip Code

Robert L. Jones
Name of Financial Aid Administrator

Director of Financial Aid
Title

Check here if institutional name or address changed during the past year: ☐

Date 10/15/78

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## A. INSTITUTIONAL STUDENT EXPENSE BUDGETS

The student expense budgets you submit in this section will be used to compute need analysis reports for students completing the 1979-80 Financial Aid Form.

If you do not yet have 1979-80 budget estimates, the CSS will continue to use the budget figures you submitted on your 1978-79 Institutional Estimate of Student Expenses (IESE). Figures submitted on your 1977-78 IESE will not be used.

You may revise your budgets by completing a new FAF Service Option form at any time. Budgets submitted will appear on your Financial Aid Form Need Analysis Reports (FAFNAR) within approximately three weeks.

You may provide up to three student expense budgets (Institutional 1, Institutional 2, Institutional 3) for both dependent students and self-supporting students. The student expense budget columns can be used for any budget categories you choose. For dependent students, for example, you may decide to use the three student expense budget columns for your Resident, Commuter, and Out-of-State students.

Each student expense budget column has two sections: Total Tuition, Fees, Books, and Supplies and Living Expenses. Tuition, fees, books, and supplies may be entered by year in school. Living expenses can be provided by student family composition. **CSS will add tuition, fees, books, and supplies to living expenses to derive total expenses.** If you have no budget for a particular student family composition, leave the appropriate living expense field blank.

*Dependent Student Expense Budgets.* Nine-month student expense budgets may be entered in the Institutional 1 and Institutional 2 budget columns. The Institutional 3 budget column may be used for any duration you choose. If you do not state the budget duration, CSS will assume 9 months.

*Self-Supporting Student Expense Budgets.* Nine- or twelve-month student expense budgets may be entered in the Institutional 1 and Institutional 2 budget columns. The Institutional 3 budget column may be used for any duration you choose. If you do not state the budget duration, CSS will assume 12 months.

You have the option of using the Independent Student Allowance (ISA) which is provided by CSS or entering your institution's living expenses in the Institutional 1 and Institutional 2 budget columns below. If you choose the ISA, leave living expenses in the Institutional 1 and/or Institutional 2 budget column blank. If you do not choose the ISA and no figures are present, no budget will print in these fields on the FAFNAR.

### DEPENDENT STUDENT EXPENSE BUDGETS

| | INSTITUTIONAL 1 | INSTITUTIONAL 2 | INSTITUTIONAL 3 |
|---|---|---|---|
| | | | Enter duration of budget |
| TOTAL TUITION, FEES, BOOKS, AND SUPPLIES | 9 Months | 9 Months | 3 Month(s) |
| First-year | 970 | 970 | 325 |
| Second-year | 970 | 970 | 325 |
| Third-year | 970 | 970 | 325 |
| Fourth-year or fifth-year (undergraduate) | 970 | 970 | 325 |
| Graduate/ Professional | 1080 | 1080 | 360 |
| + | | | |
| LIVING EXPENSES | | | |
| Single student | 2520 | 1770 | 840 |
| Single student and one child | 3645 | 2530 | 1215 |
| Single student and two children | | | |
| Couple | 4410 | 2975 | 1470 |
| Couple and one child | 5535 | 4250 | 1845 |
| Couple and two children | | | |
| Each additional child (for single student or couple) | + | + | + |

### SELF-SUPPORTING STUDENT EXPENSE BUDGETS

| | INSTITUTIONAL 1 | INSTITUTIONAL 2 | INSTITUTIONAL 3 |
|---|---|---|---|
| | Check only one box: 1 ☒ 9 Months OR 2 ☐ 12 Months | Check only one box: 1 ☐ 9 Months OR 2 ☒ 12 Months | Enter duration of budget |
| TOTAL TUITION, FEES, BOOKS, AND SUPPLIES | | | 3 Month(s) |
| First-year | 970 | 970 | 325 |
| Second-year | 970 | 970 | 325 |
| Third-year | 970 | 970 | 325 |
| Fourth-year or fifth-year (undergraduate) | 970 | 970 | 325 |
| Graduate/ Professional | 1080 | 1080 | 360 |
| + | Check only one box: 1 ☒ Independent Student Allowance (Leave living expenses blank.) 2 ☐ Institutional Living Expenses (Enter living expenses below.) | Check only one box: 1 ☐ Independent Student Allowance (Leave living expenses blank.) 2 ☒ Institutional Living Expenses (Enter living expenses below.) | |
| LIVING EXPENSES | | | |
| Single student | | 2520 | 840 |
| Single student and one child | | 3645 | 1215 |
| Single student and two children | | 4395 | 1465 |
| Couple | | 4410 | 1470 |
| Couple and one child | | 5535 | 1845 |
| Couple and two children | | 6285 | 2072 |
| Each additional child (for single student or couple) | + | + 600 | + 200 |

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## PART II: NEED ANALYSIS OPTIONS

### A. SUMMER SAVINGS

CSS provides institutions with summer savings options for both dependent and self-supporting students. You may choose one option for dependent students and one option for self-supporting students. Option 3 is available only for self-supporting students. If you do not want any summer savings expectation, check Option 2 below and leave the boxes blank.

If no option is designated, CSS will use the CSS summer savings expectation (Option 1).

| | DEPENDENT STUDENTS<br>Check only one box. | SELF-SUPPORTING STUDENTS<br>Check only one box. |
|---|---|---|
| **1. CSS Summer Savings Expectation** | 1 ☒ | 1 ☐ |

CSS assumes the following summer savings expectation.

| Year in Institution | Male and Female |
|---|---|
| 1 | $500 |
| 2 | 600 |
| 3 | 700 |
| 4 & 5 | 700 |
| Grad./Prof. | 700 |

**2. Institutional Summer Savings Expectation** ..... 2 ☐ 2 ☐

You may submit your own institution's summer savings expectation based on year in school and sex.

If you choose the institutional summer savings option, enter your institution's figures in the boxes at the right.

If you do not want a CSS or institutional summer savings expectation, check Option 2 and leave the boxes at the right blank.

| YEAR IN INSTITUTION | Male | Female | Male | Female |
|---|---|---|---|---|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 & 5 | | | | |
| Grad./Prof. | | | | |

**3. Calculated Summer Savings** ..... 3 ☒

Summer savings will be calculated by subtracting your institutional living expenses prorated for three months from student's reported summer resources (after taxes).

For other than a 9-month analysis, summer savings will be prorated. Summer savings will always be zero in a 12-month analysis.

### B. NEGATIVE OR ZERO PARENTS' CONTRIBUTION

The parents' contribution that is reported in the CSS analysis may be a negative figure. For purposes of calculations in the institutional Estimates of Financial Need section of the FAFNAR, an institution may choose to have a negative or zero parents' contribution.

Do you want the negative or zero parents' contribution used in determining your institutional estimates of need?

Check only one box.

1 ☐ Negative 2 ☒ Zero

If neither box is checked, the zero parents' contribution will be used in determining institutional estimates of need.

### C. MARRIED STUDENT'S SPOUSE'S EMPLOYMENT ALLOWANCE

The CSS rationale does not provide for an employment allowance when the spouse of a student works. However, institutions may choose an option whereby the CSS will compute an employment allowance of 50% of spouse's salary and wages. The maximum employment allowance is $2,000.

Do you want CSS to compute an employment allowance when the spouse of a student is employed?

1 ☐ Yes 2 ☒ No

If neither box is checked, no employment allowance will be computed when the spouse of a student is employed.

## PART III: OUTPUT OPTIONS

### A. MESSAGES TO FAF FILERS

You may choose any of the following messages to be indicated on the FAF Acknowledgment. Check the box(es) opposite the message(s) you select. The italicized statement after a message is for your information only and will not appear on the FAF Acknowledgment.

| | FRESHMAN STUDENTS (Year in School 1) | UPPERCLASS STUDENTS (Other Than Year in School 1) |
|---|---|---|
| | Check all that apply. | |
| 1. Parents of students who apply for aid in academic year 1979-80 are required to send the institution/program a copy of their 1978 U.S. income tax return (Form 1040 or 1040A) as soon as it is available, making certain that the name of the student is clearly identified on the copy. *Applies only to dependent students.* | ☐ | ☐ |
| 2. Parents of students who receive aid in academic year 1979-80 are required to send the institution/program a copy of their 1978 U.S. income tax return (Form 1040 or 1040A) as soon as it is available, making certain that the name of the student is clearly identified on the copy. *Applies only to dependent students.* | ☒ | ☒ |
| 3. Student must submit the institution's/program's application for financial aid | ☐ | ☐ |
| 4. Student must be admitted to the institution before an aid commitment may be made. *Applies only to freshmen.* | ☒ | |
| 5. Student should apply, if appropriate, to his or her state's scholarship/grant program | ☒ | ☒ |
| 6. Student should forward social security number to the institution/program, specifying student's full name, address, and the CSS number given on the front side of this Acknowledgment. *Applies only if social security number is missing on FAF* | ☒ | ☐ |
| 7. Parents' financial data must be submitted to the institution/program even if student is self-supporting. | | |
| *Applies only to self-supporting filers under 25.* | ☐ | ☐ |
| OR | OR | OR |
| *Applies to all self-supporting filers.* | ☐ | ☐ |
| 8. Student must have other divorced or separated parent submit an FAF. *Applies only to dependent students whose parents' current marital status is divorced or separated.* | ☐ | ☐ |

### B. NEED ANALYSIS OUTPUT OPTIONS

**Cumulative Rosters:** Cumulative rosters will be mailed for delivery on or about the following days:

| | | | |
|---|---|---|---|
| February 1, 1979 | April 1, 1979 | July 1, 1979 | January 1, 1980 |
| March 1, 1979 | May 1, 1979 | September 1, 1979 | April 1, 1980 |

**Punched Cards:** Punched cards are produced at the time FAFs are processed and accompany the need analysis reports.

**Labels:** Pressure-sensitive student address labels will be mailed for delivery on or about April 1, May 15, and July 1, 1979. If you ask to receive labels on more than one date, each mailing will contain labels for those FAFs processed since the last request date.

Check all the output options you want. Your first option is free. Each additional option is $25 per year.

1 ☒ **ROSTERS** 2 ☒ **PUNCHED CARDS** 3 ☐ **LABELS** (Check the dates on which you wish to receive labels.) ☐ April 1, 1979 ☐ May 15, 1979 ☐ July 1, 1979

**Magnetic Tape:** Magnetic tapes containing complete FAF and need analysis information for each filer designating your institution are available every two weeks throughout the processing year. Your first two tapes and a test tape are free. Each additional one selected thereafter is $50. If you wish to receive full information on 1979-80 magnetic tape reporting, check here ☐

### C. PUNCHED CARDS — INSTITUTIONAL ESTIMATES OF NEED

If you are requesting punched cards, check the *two* institutional estimates of need you want to appear on your cards.

| | DEPENDENT STUDENTS Check two. | SELF-SUPPORTING STUDENTS Check two. |
|---|---|---|
| Institutional 1 | 1 ☒ | 1 ☒ |
| Institutional 2 | 2 ☒ | 2 ☒ |
| Institutional 3 | 3 ☐ | 3 ☐ |

If no boxes are checked, CSS will use Institutional 1 and Institutional 2.

### D. INSTITUTIONAL SUMMARY DATA (ISD)

Summary statistics of your filing population will be produced in the fall. Check the one institutional estimate of need you want CSS to use in the summaries.

| | DEPENDENT STUDENTS Check only one box. | SELF-SUPPORTING STUDENTS Check only one box. |
|---|---|---|
| Institutional 1 | 1 ☒ | 1 ☐ |
| Institutional 2 | 2 ☐ | 2 ☒ |
| Institutional 3 | 3 ☐ | 3 ☐ |

If no box is checked, CSS will use Institutional 1 for all students.

*Option two.* An alternative approach is for the financial aid administrator to include in the expense budget for commuting students amounts for lunches and personal expenses that constitute out-of-pocket expenses for the student and to exclude from the commuting student's budget expenses for necessities provided at home. It is also necessary to reduce the expected parents' contribution to compensate for expenses covered by the family at home. This option will result in a reduction of the parents' contribution by $650, the amount that parents will continue to spend on the student's basic costs at home. For example, in determining the need of commuting students, the following approach could be adopted. First, a budget is constructed to include all actual cash expenses of the student, such as the following.

| | |
|---|---|
| Tuition and fees | Variable |
| Books and supplies | $150 |
| Meals on campus | 250 |
| Miscellaneous personal expenses: away from home | 400 |
| Transportation | Variable |
| Total | $800 plus tuition and fees and local transportation |

Second, the parents' contribution is computed in the usual way and then reduced by $650 to compensate for expenses covered by the family at home. All other steps in need determination proceed as they normally would.

### Part-time students

Part-time students should receive the same treatment as full-time students when aid administrators construct student expense budgets. The budget includes all expenses reasonably related to a student's attendance in postsecondary education, without regard to whether that attendance is full time or part time. The living expense portion of a student's budget should be determined according to the student's marital status and family composition; there is no warrant for discounting the student's living expenses because of part-time attendance. Direct educational costs (tuition, fees, books, and supplies) are included in the budget in amounts appropriate to the student's academic course load.

Certain expenses of part-time students (e.g., child care, transportation) may differ from those of full-time students because of peculiarities in the student's situation. In these instances an aid applicant's case should receive the same review and individual adjustment as the full-time student's.

The uniform methodology of need analysis applies equally to part-time and full-time students. No adjustment is necessary when comparing the student's total family contribution with a suitably constructed student expense budget.

## CSS national medians

Many financial aid administrators will have little difficulty constructing typical expense budgets. For those who are less experienced in budgeting for students, it is often difficult to evaluate the appropriate amounts for items such as rent, food, clothing, and other basic living expenses.

To assist financial aid administrators in judging the appropriateness of their institutional student expense budgets, medians derived from the CSS Student Expense Study Service are presented in Table 1. These figures do not include the student's and spouse's direct educational expenses. The CSS national medians are given for each of the maintenance expenses of the student.

**Table 1. CSS national median expenses**

| *For nine months* | *Single individual* | | | *Single individual with children* | *Married couple* | *Married couple with children* |
|---|---|---|---|---|---|---|
| | *Living at home* | *Living on campus* | *Living off campus* | | | |
| Rent, mortgage, or room and utilities | $ 744 | $ 952 | $1,222 | $1,628 | $1,754 | $1,919 |
| Food or board | 435 | 630 | 639 | 1,241 | 1,356 | 1,529 |
| Clothing | 196 | 160 | 163 | 244 | 203 | 223 |
| Recreation and personal expenses | 428 | 287 | 390 | 467 | 461 | 477 |
| Transportation | 533 | 152 | 293 | 385 | 840 | 956 |
| Medical and dental expenses and health insurance | 197 | 159 | 195 | 393 | 303 | 542 |
| Other expenses | 320 | 316 | 355 | 1,351 | 587 | 1,380 |
| Total expenses | $2,853 | $2,656 | $3,257 | $5,709 | $5,504 | $7,026 |

Source: Medians were derived from data submitted to the CSS through the Student Expense Study Service.

# 9. Packaging aid resources

Effectively packaging assistance to meet students' needs is the final, essential step in the financial aid process. To assist aid administrators in this undertaking the CSS provides a financial aid packaging option as a part of its need analysis services. This CSS service gives financial aid administrators a flexible and useful tool for consistently and equitably allocating aid resources.

The concept of financial aid packaging emerged on the national scene in the mid-1960s. With passage of federal legislation to establish student assistance programs in each of the three general areas of aid (work, loans, and grants) the need for a rational and systematic way of assigning these resources to students became evident.

Prior to that time most campus financial aid programs were largely decentralized and uncoordinated. If students received assistance in more than one form it was usually on their own initiative. The distribution of aid resources among students was often without regard to other forms of aid available to them.

In the period since the Higher Education Act of 1965, packaging has become an accepted concept in the field of student financial aid. Indeed, because of the tremendous growth of available resources – from federal, state, institutional, and private sources – packaging is seen as a method of distributing assistance efficiently and effectively.

The National Task Force on Student Aid Problems observed that the method of packaging student aid varies considerably from institution to institution and even within institutions. At some institutions, an established packaging policy may not exist – packaging may be essentially an ad hoc procedure in which aid resources are assembled in an arbitrary fashion or on a negotiated basis. At other institutions, formal packaging policies may have been adopted and procedures followed to help realize institutional objectives.

With the intent of fostering consistent and equitable treatment of student aid applicants, the National Task Force recommended a packaging procedure. The recommendation recognizes the national goal of equal educational opportunity and supports the principle that student assistance should be distributed on the basis of need. Building on the recommendation of the National Task Force, the CSS developed financial aid packaging models that may be adapted to institutional needs and fitted to program limitations. By allowing broad latitude in exercising professional judgment, these packaging models can be significant tools for aid administrators.

## CSS financial aid packaging

The CSS offers several packaging options to aid administrators. The options are outlined in the FAF Service Options form and include:

- two adjustable packaging formulas,
- the calculation of Basic Grant and state awards as a part of aid packages,
- variable percentages or fixed dollar amounts for each of three "funds,"
- the imposing of maximum fund limits, and
- the establishment of a packaging "gap" when the institution's aid resources are limited.

FAF need analysis reports contain a financial aid packaging section that includes the elements shown in Figure 1. The student's financial need is distributed among these elements according to options selected and specifications indicated by the aid administrator in the FAF Service Options form.

### Estimated Basic Grant award

The estimated Basic Grant award is computed using the estimated Basic Grant eligibility index and is based on projected full funding of the program until such time as a final Basic Grant payment schedule is published. An estimated Basic Grant eligibility index appears on a need analysis report when adequate information is provided in the FAF to allow the index to be calculated. In order for the CSS to estimate the Basic Grant award, the institution must supply "cost of education" figures in Part IV of the FAF Service Options form. This portion of the form is shown in Figure 2. The columns correspond to student budget types determined by the institution in completing Part I of the FAF Service Options form. Aid administrators should follow guidelines from the Basic Educational Opportunity Grant Program in establishing the "cost of education" entries.

### Estimated state award

If a state scholarship or grant agency provides computation procedures and other necessary data to the CSS, an estimated state award will be calculated and printed in the packaging section.

### Institutionally determined packaging

The CSS, working through an advisory committee, has developed two packaging formulas, the dimensions of which can be set by the aid administrator to serve particular institutional needs. The formulas are variations on "equity packaging" procedures recommended by the National Task Force on Student Aid Problems. These formulas have as their objective consistent and equitable allocation to students of financial aid resources based solely on financial need. In keeping with the CSS Principles and Practices of Financial Aid Administration, demonstrated financial need is the foundation of the CSS financial aid packaging section of the need analysis report.

For either packaging formula, the aid administrator may designate up to three "funds" which represent any type of

**Figure 1. Elements in financial aid packaging section from need analysis reports**

| (A) | (B) | (C) INSTITUTIONALLY DETERMINED PACKAGING | | | |
|---|---|---|---|---|---|
| Estimated Basic Grant Award | Estimated State Award | Fund 1 | Fund 2 | Fund 3 | Remaining Need |

**Figure 2. FAF Service Options form, portion of Part IV**

**(A) ESTIMATED BASIC GRANT AWARD**

The Estimated Basic Grant Award will be computed according to the Basic Grant eligibility formula and based on the anticipated funding level of the program. **You may choose to have CSS calculate Estimated Basic Grant Awards irrespective of whether you supply packaging formulas in Section C.**

Enter your student expense budgets to be used in calculating Estimated Basic Grant Awards. Note that a separate award may be calculated for your first two institutional columns. Be sure that your student expense budgets below have been completed according to Basic Grant guidelines.

**AVERAGE TOTAL COST OF EDUCATION**

| | DEPENDENT STUDENTS | | SELF-SUPPORTING STUDENTS | |
|---|---|---|---|---|
| | INSTITUTIONAL 1 | INSTITUTIONAL 2 | INSTITUTIONAL 1 | INSTITUTIONAL 2 |
| Total first-year expense | $ 2910 | $ 2260 | $ 2910 | $ 2260 |
| Total second-year expense | $ 2910 | $ 2260 | $ 2910 | $ 2260 |
| Total third-year expense | $ 2910 | $ 2260 | $ 2910 | $ 2260 |
| Total fourth-year expense | $ 2910 | $ 2260 | $ 2910 | $ 2260 |

**(B) ESTIMATED STATE AWARD**

An estimated state award will be calculated for in-state students if your state has supplied CSS with the necessary information.

financial aid the institution chooses. Each of the funds is individually computed as a component of the financial aid package, and is based on either a percentage of the student expense budget or a fixed dollar amount. An aid administrator does not have to make entries in the FAF Service Options form for all three funds if only one or two elements make up the institution's packaging formula. Alternative specifications for the formulas, varying by student budget type, may also be indicated by the aid administrator in the FAF Service Options form.

In computing a financial aid package, previously determined resources—total family contribution* and estimated Basic Grant and state awards, if calculated—are considered before institutionally determined packaging is undertaken. If need ("adjusted need") remains after previous resources are subtracted from the student expense budget, entries will be computed for the three funds and remaining need according to the institution's FAF Service Options form.

Student expense budget
–Total family contribution
–Estimated Basic Grant award
–Estimated state award
=Adjusted need

After each fund is computed, it is included in turn in the previous resources subtracted from the student expense budget. So long as "adjusted need" exists, the computation of the aid package will proceed through the next step of the designated formula. If need still remains after all three funds have been determined, this amount is entered as "remaining need."

Student expense budget
–Total family contribution
–Estimated Basic Grant award
–Estimated state award
–Fund 1
–Fund 2
–Fund 3
=Remaining need

**Formula A**

Formula A is designed to allow an institution to set successive levels of assistance to which students are brought before subsequent forms of aid are assigned. Fund 1 is a percentage of budget representing the maximum level that a student's previous resources (total family contribution and estimated Basic Grant and state awards) combined with fund 1 financial aid could equal. Thus, students with greater need (smaller previous resources) have higher priority for assignment of fund 1 financial aid; students with lesser need (larger previous resources) have lower priority. Fund 1 may be defined as Supplemental Educational Opportunity Grants (SEOG), institutional grants, or similar assistance as the institution chooses.

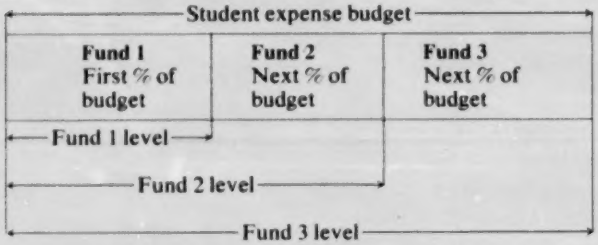
Funds 2 and 3 are also calculated on the basis of a percentage of budget. It is important to observe that, in formula A, funds 2 and 3 are each labeled *"next percentage of budget."* The implication of this is that each successive fund level is accumulative. Each fund represents the maximum level that previous resources combined with financial aid from the "fund" can equal. All percentages entered for a formula must total 100 percent.

Funds 2 and 3 are respectively lower in need priority. Students with smaller need amounts are more likely to have finan-

* Choice of negative or alternate parents' contribution and choice of student's summer savings option in the FAF Service Options form may affect this figure.

cial aid allocated from these funds. A student having previous resources that are greater than a fund's level – that is, greater than the cumulative percentage of budget designated in the formula – will not have financial aid assigned from the fund in question.

Formula A may be illustrated as follows.




The levels determined by percentages of budget are analogous to markings on a ruler. If the student's previous resources do not measure up to fund 1, then fund 1 financial aid is assigned to bring the student to that level. The same procedure follows for funds 2 and 3. In each instance financial aid alloted from one fund is incorporated in the student's previous resources before moving on to the next fund.

*Example* (Figures 3 and 4). An institution with a student expense budget of $4,000 may decide it is able to meet up to 40 percent of its student expense budget with grant aid before self-help is assigned. Thus, a level of 40 percent of budget would be set for fund 1. The rest of the students' need might be met with loans and student employment, each representing 30 percent of the student expense budget.

In this example, the FAF Service Options form would be completed as in Figure 3. Total family contribution, estimated Basic Grant award, and estimated state award are considered before the institutionally determined funds. If need still exists, each fund is examined in turn to determine whether financial aid may be assigned from it; that is, whether previous resources do not exceed its level. If in the example, previous resources total $1,000, fund 1 is reduced to $600. The FAFNAR would appear as it does in Figure 4.

**Formula B**

Some institutions have the practice of assigning a set amount of self-help to students with financial need before turning to other aid resources. Formula B is especially suited to this packaging procedure.

For the dependent student, fund 1 in formula B is a fixed dollar amount which takes precedence in allotment. It is not affected by other funds in the packaging formula, but may be limited by the student's financial need. Funds 2 and 3 perform the same function as funds 1 and 2 in formula A – first percentage and next percentage of budget. The only difference is that in formula B the fixed dollar amount of fund 1 becomes a part of the student's previous resources without regard to any predetermined fund "level." Funds 2 and 3, however, do function in formula B as cumulative levels of funding. Again, as in formula A, all *percentage* entries in the formula must total 100 percent.

In the instance of self-supporting students, a self-help requirement is indicated by the fixed dollar amount of fund 1. Any amount of taxable income after allowances is considered a resource that fulfills a portion or even all of the fund 1 requirement. If the self-supporting student's taxable income after allowances exceeds the fund 1 amount, the excess acts as a fixed dollar amount replacing fund 3 and fund 2, in sequence, to whatever extent possible. Application of the formula in this manner allows the self-supporting student access to aid from fund 2 – typically grant assistance – which otherwise would be prevented because of the student's own resourcefulness.

*Example* (Figures 5 and 6). An institution wishing to apply a fixed self-help expectation before grant assistance can use formula B. In this example, a fixed dollar amount of $1,000 is entered for fund 1, followed by a grant level of 70 percent of budget for fund 2. The remainder of the students' need might be met with loans equal to 30 percent of budget. Figure 5 shows the way the FAF Service Options form would be completed.

This formula applies to dependent and self-supporting students in different ways. Using the example of a combined total family contribution, estimated Basic Grant award, and estimated state award of $1,000, the FAFNARS for a dependent and a self-supporting student would appear as they do in Figure 6.

**Figure 3. FAF Service Options form – Formula A**

| | FUND 1 | FUND 2 | FUND 3 | REMAINING NEED |
|---|---|---|---|---|
| FORMULA A ☒ | First 40 % of budget | Next 30 % of budget | Next 30 % of budget | 0 % of budget |
| *If student expense budget is $4,000 —* | *Fund 1 is up to $1,600 grant level LESS previous resources.* | *Fund 2 is up to $1,200 loan.* | *Fund 3 is up to $1,200 student employment.* | *Remaining Need is 0* |

**Figure 4. Need analysis report – Formula A**

| Expense Budget | Total Family Contribution | Estimated Basic Grant Award | Estimated State Award | Fund 1 | Fund 2 | Fund 3 | Remaining Need |
|---|---|---|---|---|---|---|---|
| 4000 | 300 | 500 | 200 | 600 | 1200 | 1200 | 0 |

**Figure 5. FAF Service Options form — Formula B**

| | FUND 1 | FUND 2 | FUND 3 | REMAINING NEED |
|---|---|---|---|---|
| FORMULA B ☒ | Fixed $ 1000 | First 70 % of budget | Next 30 % of budget | 0 % of budget |
| *If student expense budget is $4,000 —* | *Fund 1 is fixed $1,000 self-help* | *Fund 2 is up to $2,800 grant level ($2,800 LESS fixed $1,000 and other previous resources)* | *Fund 3 is up to $1,200 loan* | *Remaining Need is 0* |

For the dependent student, fund 1 is a fixed dollar amount that is not affected by the presence of previous resources, except that fund 1 plus previous resources may not exceed the student expense budget. If need still exists after taking fund 1 into account, funds 2 and 3 are considered in order to determine the amount of aid to be drawn from them.

For the self-supporting student, if the $300 total family contribution is taxable income after allowances, this amount will take the place of $300 of the fund 1 fixed dollar amount. Since a $1,000 amount was set for fund 1, the remaining $700 will be assigned from the fund. Funds 2 and 3 will be assigned to cover the rest of the student's need. On the other hand, if the student's taxable income after allowances had been $1,500, fund 1 would have been totally replaced by this income, and a zero would have been entered. The $500 taxable income in excess of fund 1 would then have been counted against aid assigned from fund 3. If the excess taxable income were still larger, it next would have replaced aid assigned from fund 2 as well.

### Imposing a maximum limit

Each of the percentage of budget elements in both packaging formulas can accommodate the imposition of a maximum limit. The aid administrator may find it necessary to set limits for individual funds, particularly if a given fund is defined with a specific aid resource in mind. In addition, since a packaging formula is applied to different categories of students, a percentage of budget calculation can result in dollar amounts that vary as student expense budgets vary. By imposing a maximum dollar limit a ceiling can be set on any fund.

When a maximum limit is set and the result of the calculation of the percentage of budget exceeds that limit, the maximum limit figure is used in the financial aid package. In such an instance, because percentages of budget are cumulative, if other funds are still to be calculated, the next fund will take up the slack (to a maximum of its imposed limit, if any). Setting limits on funds may have a residual effect on packaging; that is, even though fund percentages equal 100 percent, if imposed limits cause financial need to remain after the three funds are computed, the balance of a student's need will appear as "remaining need" in the FAFNAR. The entries in the financial aid packaging section of the need analysis report always total the estimated financial need. One possible exception, however, is that the total of the estimated Basic Grant and state awards might exceed estimated financial need, since those awards are calculated independently. In such a case, however, the aid package would contain no institutionally determined resources.

*Example* (Figures 7 and 8). Using the percentages given in the example for formula A, an institution might complete the FAF Service Options form as shown in Figure 7. The effect of the fund limits can be seen in the examples in Figure 8 of need analysis report entries. In the second student's case, limits on funds 2 and 3 caused financial need to remain at the end of the packaging procedure. If there were no limit set for fund 3, its entry would be $1,960 and remaining need would be 0. This would be because of the cumulative effect of percentages of budget on the packaging process in the absence of imposed limits.

### Imposing a "gap" of remaining need

Some aid administrators whose institutions' aid resources are insufficient to meet all students' needs have employed a "gap" mechanism in packaging their students' aid. Both CSS formulas permit this to be done. The "gap" is entered as a percentage of budget for the remaining need portion of the formula in the FAF Service Options form. This and any other percentage entries for a formula must total 100.

If a percentage greater than zero is given for remaining need, the calculation of a "reserve" of remaining need takes

**Figure 6. Need analysis report — Formula B**

Dependent student

| Expense Budget | Total Family Contribution | Estimated Basic Grant Award | Estimated State Award | Fund 1 | Fund 2 | Fund 3 | Remaining Need |
|---|---|---|---|---|---|---|---|
| 4000 | 300 | 500 | 200 | 1000 | 800 | 1200 | 0 |

Self-supporting student

| Expense Budget | Total Family Contribution | Estimated Basic Grant Award | Estimated State Award | Fund 1 | Fund 2 | Fund 3 | Remaining Need |
|---|---|---|---|---|---|---|---|
| 4000 | 300 | 500 | 200 | 700 | 1100 | 1200 | 0 |

**Figure 7. FAF Service Options form – Maximum limit**

| | FUND 1 | FUND 2 | FUND 3 | REMAINING NEED |
|---|---|---|---|---|
| FORMULA A ☒ | First 40 % of budget<br>to a maximum of $ — | Next 30 % of budget<br>to a maximum of $ 1400 | Next 30 % of budget<br>to a maximum of $ 1400 | 0 % of budget |

**Figure 8. Need analysis report – Maximum limit**

Single student

| Expense Budget | Total Family Contribution | Estimated Basic Grant Award | Estimated State Award | Fund 1 | Fund 2 | Fund 3 | Remaining Need |
|---|---|---|---|---|---|---|---|
| 4000 | 300 | 500 | 200 | 600 | 1200 | 1200 | 0 |

Married student

| Expense Budget | Total Family Contribution | Estimated Basic Grant Award | Estimated State Award | Fund 1 | Fund 2 | Fund 3 | Remaining Need |
|---|---|---|---|---|---|---|---|
| 5600 | 300 | 500 | 200 | 1240 | 1400 | 1400 | 560 |

precedence over other calculations of institutionally determined packaging. Normally this reserve will be the FAFNAR entry for remaining need. The only exception would be that, if both maximum limits and a remaining need "gap" are imposed on a formula, a figure greater than the calculated remaining need reserve can result from residual need carried forward because of fund limits.

*Example* (Figures 9 and 10). Again using the example for formula A, but assuming that a "gap" of 10 percent of budget cannot be met by financial aid resources, the FAF Service Options form would be completed as in Figure 9. The FAFNAR would appear as shown in Figure 10.

The CSS financial aid packaging procedures are summarized in Figure 11.

## Developing a packaging formula

To make better use of the CSS financial aid packaging procedures, an institution should attempt to develop a formula that reflects its particular financial aid philosophy and practice. The composition of the formula is further dictated by existing aid resources and by the definition given to the various funds.

Once a decision has been made about which packaging formula better fits institutional policy, the institution's ability to assist its students should be evaluated. Information provided by CSS Institutional Summary Data can help in this process. The evaluation process is designed to demonstrate the institution's aggregate student financial need. This aggregate process parallels the way that an individual student's need is determined and a packaging decision is rendered.

An outline of the suggested procedure follows.

- The total number of students with financial need is projected.
- An aggregate student expense budget is calculated by multiplying the number of students who have need by the typical student expense budget. (A weighted average budget should be used if the institution's student population is diverse.)
- The aggregate total family contribution is then computed. In calculating the student contribution portion of this figure, the institution's IESE summer savings option should be observed; in calculating the parents' contribution portion, the choice of the negative or alternate option should be observed.
- By subtracting the aggregate total family contribution from the aggregate student expense budget, a gross student financial need figure is derived.
- From this aggregate need figure the projected Basic Grant and state scholarship awards are subtracted. The remaining

**Figure 9. FAF Service Options form – Gap of remaining need**

| | FUND 1 | FUND 2 | FUND 3 | REMAINING NEED |
|---|---|---|---|---|
| FORMULA A ☒ | First 40 % of budget | Next 30 % of budget | Next 20 % of budget | 10 % of budget |

**Figure 10. Need analysis report – Gap of remaining need**

| Expense Budget | Total Family Contribution | Estimated Basic Grant Award | Estimated State Award | Fund 1 | Fund 2 | Fund 3 | Remaining Need |
|---|---|---|---|---|---|---|---|
| 4000 | 300 | 500 | 200 | 600 | 1200 | 800 | 400 |

**Figure 11. Method of computation for institutionally determined packaging**

**Formula A**

1. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   = Adjusted financial need

2. If adjusted financial need is less than or equal to zero, student has no need and remainder of packaging section is zero.

   If adjusted financial need is greater than zero,

   Student expense budget
   × Remaining need percentage
   = Remaining need minimum

3. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Remaining need minimum
   = Fund 1 adjusted financial need

4. If fund 1 adjusted financial need is less than or equal to zero, fund 1 = zero.

   If fund 1 adjusted financial need is greater than zero,

   Student expense budget
   × (Fund 1 percentage + remaining need percentage)
   = Fund 1 maximum

5. Fund 1 maximum
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Remaining need minimum
   = Fund 1 amount (not to exceed fund 1 dollar limit, if any)

6. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Remaining need minimum
   − Fund 1 amount
   = Fund 2 adjusted financial need

7. If fund 2 adjusted financial need is less than or equal to zero, fund 2 = zero.

   If fund 2 adjusted financial need is greater than zero,

   Student expense budget
   × (Fund 1 percentage + fund 2 percentage + remaining need percentage)
   = Fund 2 maximum

**Formula B – Dependent students**

1. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   = Fund 1 adjusted financial need

2. If fund 1 adjusted financial need is less than or equal to zero, student has no need and remainder of packaging section is zero.

   If adjusted financial need is greater than zero, proceed to next step.

3. If fund 1 fixed dollar amount is greater than fund 1 adjusted financial need, fund 1 adjusted financial need = fund 1 amount.

   If fund 1 fixed dollar amount is less than or equal to fund 1 adjusted financial need, fund 1 fixed dollar amount = fund 1 amount.

4. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Fund 1 amount
   = Adjusted financial need

5. If adjusted financial need is less than or equal to zero, student has no further need and remainder of packaging section is zero.

   If adjusted financial need is greater than zero,

   Student expense budget
   × Remaining need percentage
   = Remaining need minimum

6. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Fund 1 amount
   − Remaining need minimum
   = Fund 2 adjusted financial need

7. If fund 2 adjusted financial need is less than or equal to zero, fund 2 = zero.

   If fund 2 adjusted financial need is greater than zero,

   Student expense budget
   × (Fund 2 percentage + remaining need percentage)
   = Fund 2 maximum

**Formula B – Self-supporting students**

1. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   = Fund 1 adjusted financial need

2. If fund 1 adjusted financial need is less than or equal to zero, student has no need and remainder of packaging section is zero.

   If adjusted financial need is greater than zero, proceed to next step.

3. If fund 1 fixed dollar amount is greater than student's taxable income after allowances, fund 1 amount = the lesser of [(fund 1 fixed dollar amount) − (student's taxable income after allowances)] or fund 1 adjusted financial need.

   If fund 1 fixed dollar amount is less than or equal to student's taxable income after allowances, fund 1 amount = zero, and [(student's taxable income after allowances) − (fund 1 fixed dollar amount)] = excess taxable income.

4. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Fund 1 amount
   = Adjusted financial need

5. If adjusted financial need is less than or equal to zero, student has no further need and remainder of packaging section is zero.

   If adjusted financial need is greater than zero,

   Student expense budget
   × Remaining need percentage
   = Remaining need minimum

6. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Fund 1 amount
   − Remaining need minimum
   = Fund 2 adjusted financial need

7. If fund 2 adjusted financial need is less than or equal to zero, fund 2 amount = zero.

   If fund 2 adjusted financial need is greater than zero,

   Student expense budget
   × Fund 2 percentage
   = Fund 2 maximum

**Figure 11. continued**

**Formula A, continued**

8. Fund 2 maximum
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Remaining need minimum
   − Fund 1 amount
   = Fund 2 amount (not to exceed fund 2 dollar limit, if any)

9. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Remaining need minimum
   − Fund 1 amount
   − Fund 2 amount
   = Fund 3 adjusted financial need

10. If fund 3 adjusted financial need is less than or equal to zero, fund 3 = zero.

    If fund 3 adjusted financial need is greater than zero, fund 3 adjusted financial need = fund 3 amount (not to exceed fund 3 dollar limit, if any)

11. Student expense budget
    − Total family contribution
    − Estimated Basic Grant award
    − Estimated state award
    − Fund 1 amount
    − Fund 2 amount
    − Fund 3 amount
    = Remaining need amount

**Formula B – Dependent students, continued**

8. Fund 2 maximum
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Fund 1 amount
   − Remaining need minimum
   = Fund 2 amount (not to exceed fund 2 dollar limit, if any)

9. Student expense budget
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Fund 1 amount
   − Remaining need minimum
   − Fund 2 amount
   = Fund 3 adjusted financial need

10. If fund 3 adjusted financial need is less than or equal to zero, fund 3 = zero.

    If fund 3 adjusted financial need is greater than zero, fund 3 adjusted financial need = fund 3 amount (not to exceed fund 3 dollar limit, if any)

11. Student expense budget
    − Total family contribution
    − Estimated Basic Grant award
    − Estimated state award
    − Fund 1 amount
    − Fund 2 amount
    − Fund 3 amount
    = Remaining need amount

**Formula B – Self-supporting students, continued**

8. Fund 2 maximum
   − Total family contribution
   − Estimated Basic Grant award
   − Estimated state award
   − Fund 1 amount
   + Excess taxable income
   = Fund 2 adjusted maximum

9. If fund 2 adjusted financial need is less than or equal to fund 2 adjusted maximum, fund 2 amount = fund 2 adjusted financial need (not to exceed fund 2 dollar limit, if any).

   If fund 2 adjusted financial need is greater than fund 2 adjusted maximum, fund 2 amount = fund 2 adjusted maximum (not to exceed fund 2 dollar limit, if any).

10. Student expense budget
    − Total family contribution
    − Estimated Basic Grant award
    − Estimated state award
    − Fund 1 amount
    − Remaining need minimum
    − Fund 2 amount
    = Fund 3 adjusted financial need

11. If fund 3 adjusted financial need is less than or equal to zero, fund 3 amount = zero.

    If fund 3 adjusted financial need is greater than zero,

    Student expense budget
    × (Fund 2 percentage + fund 3 percentage)
    = Fund 3 maximum

12. Fund 3 maximum
    − Total family contribution
    − Estimated Basic Grant award
    − Estimated state award
    − Fund 1 amount
    − Fund 2 amount
    + Excess taxable income
    = Fund 3 adjusted maximum

13. If fund 3 adjusted financial need is less than or equal to fund 3 adjusted maximum, fund 3 amount = fund 3 adjusted financial need (not to exceed fund 3 dollar limit, if any).

    If fund 3 adjusted financial need is greater than fund 3 adjusted maximum, fund 3 amount = fund 3 adjusted maximum (not to exceed fund 3 dollar limit, if any).

14. Student expense budget
    − Total family contribution
    − Estimated Basic Grant award
    Estimated state award
    − Fund 1 amount
    − Fund 2 amount
    − Fund 3 amount
    = Remaining need amount

aggregate need is the amount subject to institutionally determined packaging.

- Institutional financial aid resources that are to be packaged are then grouped in accordance with the definition of the "funds" in the packaging formula selected. Types of aid (that is, self-help and non-self-help) should not be commingled in these groupings.
- The difference between the remaining aggregate need (after subtraction of gross Basic Grant and state assistance amounts) and the institutional financial aid resources to be packaged represents students' need that cannot be met. If this amount is divided by the aggregate student budget, the quotient is the percentage of budget that may be designated a "gap" of unmet need. The institution, of course, may desire that students who obtain assistance should receive full aid packages. As alternatives, then, it may be decided to award aid on a first-come, first-served basis, or on the basis that those with greater need successively have full aid packages assigned until all resources are exhausted.
- If formula A has been selected, aggregate total family contribution, Basic Grant, and state award amounts and the financial aid resources designated as fund 1 are totaled. This sum divided by the aggregate student expense budget equals the first percentage of budget entry. Entries for the rest of the formula are determined by dividing the aggregate student expense budget into the respective amounts of financial aid represented by funds 2 and 3. The results are the percentage of budget entries for funds 2 and 3 respectively.
- If formula B is chosen, the amount of financial aid denominated fund 1 is divided by the total number of students with financial need. The quotient is the entry for the fund 1 fixed dollar amount. The fund 2 entry is equal to the sum of the aggregate total family contribution, Basic Grant, and state award amounts and the amounts represented by funds 1 and 2, divided by the aggregate student expense budget. The amount of aid designated as fund 3 divided by the aggregate student expense budget equals the fund 3 percentage of budget entry.

Figure 12 presents a summary of this procedure.

**Figure 12. Suggested procedure for developing institutional packaging formulas**

A. Aggregate student expense budget
− Aggregate total family contribution
− Aggregate Basic Grant awards
− Aggregate state scholarship awards
= Aggregate remaining need

B. Aggregate remaining need
− Fund 1 financial aid resources
− Fund 2 financial aid resources
− Fund 3 financial aid resources
= Aggregate unmet need

C. Aggregate unmet need
÷ Aggregate student expense budget
= Remaining need percentage of budget entry

D. Formula A:
1. Aggregate total family contribution
+ Aggregate Basic Grant awards
+ Aggregate state scholarship awards
+ Fund 1 financial aid resources
= Aggregate previous resources

Aggregate previous resources
÷ Aggregate student expense budget
= Fund 1 percentage of budget entry

2. Fund 2 financial aid resources
÷ Aggregate student expense budget
= Fund 2 percentage of budget entry

3. Fund 3 financial aid resources
÷ Aggregate student expense budget
= Fund 3 percentage of budget entry

E. Formula B:
1. Fund 1 financial aid resources
÷ Number of students with financial need
= Fund 1 fixed dollar amount entry

2. Aggregate total family contribution
+ Aggregate Basic Grant awards
+ Aggregate state scholarship awards
+ Fund 1 financial aid resources
+ Fund 2 financial aid resources
= Aggregate previous resources

Aggregate previous resources
÷ Aggregate student expense budget
= Fund 2 percentage of budget entry

3. Fund 3 financial aid resources
÷ Aggregate student expense budget
= Fund 3 percentage of budget entry

# FAF sample cases

## Description of David Williams case

David is one of three children, two of whom will be in college next year. The family income is from father's and mother's wages with some income from dividends and interest.

Both parents work, therefore an employment allowance has been granted against income. The allowance is 50 percent of the lower salary up to a maximum of $2,000.

"Other unusual expenses" are not considered in the CSS analysis but would reduce the parents' contribution by $100 or more if allowed. The financial aid administrator may wish to review the expenses to determine if an allowance against income is warranted.

When there is more than one family member in college the parents are less able to contribute for each student than if only one were in college. Because the Williams family will have two children in college, their standard maintenance allowance has been adjusted to take this into consideration. The resulting "total parents' contribution" has been divided between David and his brother.

The institution has taken the option of providing its own summer savings expectation rather than using the CSS summer savings expectation.

David submitted an Additional College Request (ACR) after the initial processing of the FAF to request that a copy of his FAF and FAFNAR be sent to the University of Georgia. In addition to noting the institution's name and CSS code, the CSS stamps "ACR" and enters the date received in Item 81 of the FAF.

# Financial Aid Form (FAF)

**Academic Year 1979-80**

1140023

*Both Name and Case Are Fictitious*

| | | |

**Student's Information (continued) — All students should complete all items below. Do not leave items blank. Enter zero where appropriate.**

| Do not enter monthly amounts. | Calendar Year 1978 | Summer 1979 3 months | Estimated Academic Year 1979-80 9 months |
|---|---|---|---|
| 49 STUDENT'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.) | $ 300 | $ 450 | $ 0 |
| 50 SPOUSE'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.) | $ 0 | $ 0 | $ 0 |
| 51 OTHER TAXABLE INCOME (interest, dividends, etc.) | $ 0 | $ 0 | $ 0 |
| 52 ADJUSTED GROSS INCOME (line 31 of IRS Form 1040 or line 10 of IRS Form 1040A) (Do not include work-study earnings. See instructions.) | $ 300 | | |
| 53 NONTAXABLE INCOME AND BENEFITS (See instructions. Do not include social security or veterans educational benefits reported in 83-86.) | $ 0 | $ 0 | $ 0 |
| 54 FINANCIAL ASSISTANCE FROM STUDENT'S PARENTS | | $ 200 | $500 |
| 55 FINANCIAL ASSISTANCE FROM SPOUSE'S PARENTS | | $ 0 | $ 0 |
| 56 GRANTS, SCHOLARSHIPS, EDUCATIONAL LOANS, WORK-STUDY (Include only aid actually awarded.) | | $ 0 | $ 0 |
| 57 U.S. INCOME TAX PAID (line 47 of IRS Form 1040 or line 13 of IRS Form 1040A) | $ 0 | | |
| 58 IRS ITEMIZED DEDUCTIONS (line 39 of Schedule A, IRS Form 1040) | $ 0 | | |
| 59 MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions.) | $ 0 | $ 0 | $ 0 |
| 60 CASUALTY OR THEFT LOSS(ES) (See instructions.) | $ 0 | $ 0 | $ 0 |
| 61 UNREIMBURSED ELEMENTARY AND HIGH SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN | $ 0 | $ 0 | $ 0 |
| 62 OTHER UNUSUAL EXPENSES | $ 0 | $ 0 | $ 0 |

00 Use this space to explain all circled items and any unusual circumstances. If more space is needed, attach additional sheets of paper.

18. Unreimbursed employee's travel expenses $350.
26. Medical and dental expenses not covered by insurance: Dr. Cantrell $295; Dr. Sanders $450; Dr. Samuels, $195; eyeglasses $165 -- Total = $1105.
29. Other unusual expenses: Legal fees - Pinkerton and Patton $350; major automobile repairs $565 -- Total = $915.
32. Investments: 75 shares of Southern Electric; 52 shares of Universal Electronics.

| | Calendar Year 1978 | July 1, 1979-June 30, 1980 |
|---|---|---|
| 63 AMOUNT OF SOCIAL SECURITY BENEFITS to be received per month | $ 0 | $ 0 |
| 64 NUMBER OF MONTHS social security benefits to be received | 0 | 0 |
| 65 AMOUNT OF VETERANS EDUCATIONAL BENEFITS to be received per month | | $ 0 |
| 66 NUMBER OF MONTHS veterans educational benefits to be received | | 0 |

| | Present Market Value | Unpaid Mortgage Principal or Debts |
|---|---|---|
| 67 CASH, SAVINGS, AND CHECKING ACCOUNTS (Do not leave blank.) | | $ 350 |
| 68 HOME, IF OWNED OR BEING PURCHASED — YEAR PURCHASED 19 -- PURCHASE PRICE $ 0 | $ 0 | $ 0 |
| 69 INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) AND OTHER REAL ESTATE | $ 0 | $ 0 |
| 70 BUSINESS (Include your share of all business assets noted in instructions.) | $ 0 | $ 0 |
| 71 FARM (Include your share of all farm assets noted in instructions.) | $ 0 | $ 0 |
| 72 CONSUMER INDEBTEDNESS | | $ 0 |
| 73 OTHER INDEBTEDNESS (Do not include any debts entered above.) | | $ 0 |

74A STUDENT'S ENTRIES FOR 1978 in 49 through 52, 57 through 60, and 74B. (Check only one box.) 1 [X] are from a completed 1978 U.S. income tax return. 2 [ ] are estimated. 3 [ ] Student (and spouse) will not file a 1978 U.S. income tax return.

74B TOTAL NUMBER OF EXEMPTIONS claimed on student's (and spouse's) 1978 U.S. income tax return. 1978: 0 1

75 TOTAL SIZE OF STUDENT'S HOUSEHOLD (Include the student named on this form, spouse, and dependent children. Include other dependents if they meet criteria listed in the instructions.) 1979-80: 0 1

76 NUMBER IN COLLEGE. Of the number entered in 75, how many will be enrolled in college or other education beyond high school at least half-time during the 1979-80 academic year? 1979-80: 0 1

77 STUDENT'S OCCUPATION: Cashier | STUDENT'S EMPLOYER: Gino's Pizza | 78 SPOUSE'S OCCUPATION: ----

79 PROVIDE INFORMATION BELOW FOR SPOUSE, CHILDREN, AND OTHER DEPENDENTS ENTERED IN 75.

| A. Name (If you need additional space, use 00.) | B. Age | C. Name of institution to be attended in 1979-80 | D. Year in school in 1979-80 | E. Unreimbursed tuition and fees | F. Enrolled: Full-time | F. Enrolled: Half-time or more |
|---|---|---|---|---|---|---|
| 1. ---- | | | | $ | | |
| 2. | | | | $ | | |
| 3. | | | | $ | | |

**Colleges and Programs to Receive This FAF**

81 If you are applying for financial aid from institutions, states, and other programs and want them to receive your FAF, enter their complete names, addresses, and CSS code numbers and enclose appropriate fee. Obtain code numbers from the enclosed CSS Code List. If a code number is not available, leave the CSS code number box blank.

Do not enter the BEOG Program in this item. If you are applying ONLY to the BEOG Program, leave this item and 82 blank and complete 83 and 84.

| NAME | CITY | STATE | CSS CODE NO. |
|---|---|---|---|
| Vanderbilt Univ., | Nashville, | Tenn. | 1871 |
| Tulane Univ., | New Orleans, | La. | 6832 |
| ACR 2/21 Univ. of Georgia | | | 5813 |
| | | | |
| | | | |
| | | | |

82 Check the box next to the number of institutions and programs entered in 81, above and mail this FAF with check or money order for appropriate amount to the College Scholarship Service.

1 [ ] $4.75 2 [X] $7.25 3 [ ] $9.75 4 [ ] $12.25 5 [ ] $14.75 6 [ ] $17.25

■ If you wish to receive a report of your CSS Estimated Contribution, check here and add $1 to the amount checked above ..... [X] $1.00

**Release and Consent**

83 Do you authorize information from this FAF to be released to the BEOG Program in order to be considered for BEOG assistance? (There is no charge for applying to the BEOG Program.) Yes [X] 1 No [ ] 2

If yes, enter your first two institutional choices, so that the BEOG Program can notify these institutions of your BEOG status. (If you want institutions to receive your FAF, be sure to list them at 81 above and enclose the appropriate fee.)

| NAME | CITY | STATE | CSS CODE NO. |
|---|---|---|---|
| Vanderbilt Univ., | Nashville, | Tenn. | 1871 |
| Tulane Univ., | New Orleans, | La. | 6832 |

84 Do you authorize the BEOG Program to release the appropriate information provided on this form (including any new information or corrections for the 1979-80 academic year) to the agency administering financial aid programs in your state of legal residence for the purpose of calculating state awards, verifying data provided on state student aid applications, and conducting research? Yes [X] 1 No [ ] 2

**Certification and Signature**

I (We) declare that the information reported is true, correct, and complete. I (We) authorize the CSS to transmit the information on this form to state student aid programs, when an institution or a program is listed in 81, for the purpose of assisting the student in being considered for financial aid. I (We) agree to provide, if requested, any documentation, including a copy of my (our) state or U.S. income tax return, to the CSS or any of the authorized recipients, including the BEOG Program. I (We) understand that failure to provide documentation may result in denial of aid.

1. David O. Williams — Student's Signature
2. ---- — Spouse's Signature
3. John D. Williams — Father's Signature
4. Virginia D. Williams — Mother's Signature

Student's Telephone: (404) 542-0501 (AREA NUMBER)

Date Completed: 01 (MONTH) 18 (DAY) 79 (YEAR)

**COLLEGE SCHOLARSHIP SERVICE**
**OF THE COLLEGE BOARD**

FINANCIAL AID FORM NEED ANALYSIS REPORT
ACADEMIC YEAR 1979-80

**CONFIDENTIAL**

## STUDENT'S INFORMATION

| Student's Name | | | Sex | Date of Birth | Age | Social Security Number | Year in College | Marital Status * | Family Members | Dependency Status ** | Unusual Conditions *** | Revision | Date Printed | | CSS Identification Number | CSS Code |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Last | First | MI | | | | | | | | | | | Mo | Day | | |
| WILLIAMS | DAVID | O | M | 05 10 61 | 17 | 841 93 2217 | 1 | 1 | 1 | 2 | | | 02 | 02 | 1140023 | 5813 |

## COMPUTATION OF STUDENT'S AVAILABLE INCOME

| Taxable Income | U.S. Income Tax | F.I.C.A. Tax | Employment Allowance | Total Allowances | Taxable Income after Allowances | Nontaxable Income | | | | Student's Available Income ① |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Social Security Benefits | Veterans Educational Benefits | Assistance from Student's Parents | Other Nontaxable Income and Benefits | |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

## COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS

| Cash and Bank Accounts | Home Equity | Investments and Other Real Estate Equity | Adjusted Business or Farm Net Worth | Net Worth | Asset Protection Allowance | Discretionary Net Worth | Conversion % | Student's Contribution from Assets ② |
|---|---|---|---|---|---|---|---|---|
| 350 | 0 | 0 | 0 | 350 | 0 | 350 | 35 | 122 |

## COMPUTATION OF PARENTS' AVAILABLE INCOME

| Taxable and Nontaxable Income | Social Security Adjustment | Total Income | U.S. Income Tax | F.I.C.A. Tax | State and Other Taxes | Medical-Dental Expenses | Casualty or Theft Loss(es) | Employment Allowance | Standard Maintenance Allowance | Total Allowances | Parents' Available Income |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 17050 | 0 | 17050 | 1750 | 1034 | 1023 | 594 | 0 | 2000 | 8820 | 15221 | 1829 |

## COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

| Home Equity | Other Real Estate Equity | Investments Equity | Adjusted Business or Farm Net Worth | Cash and Bank Accounts | Net Worth | Asset Protection Allowance | Discretionary Net Worth | Conversion % | Income Supplement |
|---|---|---|---|---|---|---|---|---|---|
| 27800 | 0 | 3250 | 0 | 2750 | 33800 | 14360 | 19440 | 12 | 2332 |

## PARENTS' INFORMATION

| Family Members | Family Members in College | Family Status † | Unusual Conditions †† |
|---|---|---|---|
| 5 | 2 | 1 | G |

## COMPUTATION OF PARENTS' CONTRIBUTION

| Avail. Income and Income Supplement | Parents' Share of Student's Soc. Sec. Benefits | Adjusted Available Income | Total Parents' Contribution | Parents' Contribution from Income | Parents' Contribution from Assets | Parents' Contribution for Student |
|---|---|---|---|---|---|---|
| 4161 | 0 | 4161 | 915 | 201 | 256 | 457 |

## STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED

| Budget Type | Duration of Budget | Expense Budget | | | Student's Contribution | | | Parents' Contribution | Total Family Contribution | Estimated Financial Need |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Tuition Fees, Books & Supplies | Living Expenses | Total Expenses | Available Income | Contribution from Assets | Summer Savings | | | |
| Institutional 1 | 9 | 852 | 1750 | 2602 | 0 | 122 | 400 | 457 | 979 | 1623 |
| Institutional 2 | 9 | 852 | 957 | 1809 | 0 | 122 | 400 | 457 | 979 | 830 |
| Institutional 3 | 9 | 1835 | 1750 | 3585 | 0 | 122 | 400 | 457 | 979 | 2606 |
| Institutional Adjustments | | | | | | | | | | |

## ESTIMATED BASIC GRANT

Index =

**ELIGIBILITY**

## Description of Frank Underwood case

Frank is an upperclassman who has a sister also attending college. Mrs. Underwood is sole support of the family. Mother's income is from earnings; however, both students in the family also receive social security benefits. Social security benefits received by Frank's sister do not appear on his FAF in accordance with instructions for completing the form.

The CSS subtracts up to 12 months of the student's social security benefits from the family income and considers this amount potentially to be a direct student benefit to meet educational expenses. This subtraction is shown as "social security adjustment."

If the family income is low, the student's social security benefits (or a portion of them) are considered part of the family income and therefore returned to the parent. The amount that the CSS returns to the parent is shown as "parents' share of student's social security benefits." In the Underwood case, the parent is allocated 100 percent of the student's social security benefits.

This case also illustrates the negative income supplement. In cases in which net worth is less than the asset protection allowance and available income is less than $4,790, a negative income supplement is calculated and treated as an allowance against available income, thereby reducing the adjusted available income.

In the computation of "parents' contribution for student," the CSS provides on the FAFNAR a breakdown of the contribution from income and the contribution from assets. In this case, the lack of assets diminishes the financial strength of the parents' income, and thus the parents' contribution from income is counterbalanced in part by the negative parents' contribution from assets.

Institutional budget 3 can be utilized for any period of time that the institution chooses. If the budget submitted is for a period other than 9 months, the CSS adjusts the total family contribution to arrive at an appropriate estimate of need. In the Underwood case, institutional budget 3 and need are for a 5-month period.

# Financial Aid Form (FAF)

**Academic Year 1979-80**

A141123

*Both Name and Case Are Fictitious*

| | | |

## Student's Information (continued) — All students should complete all items below. Do not leave items blank. Enter zero where appropriate.

| Do not enter monthly amounts. | Calendar Year 1978 | Summer 1979 3 months | Estimated Academic Year 1979-80 9 months |
|---|---|---|---|
| 49 STUDENT'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.) | $ 1000 | $ 500 | $ 0 |
| 50 SPOUSE'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.) | $ 0 | $ 0 | $ 0 |
| (51) OTHER TAXABLE INCOME (interest, dividends, etc.) | $ 0 | $ 0 | $ 0 |
| 52 ADJUSTED GROSS INCOME (line 31 of IRS Form 1040 or line 10 of IRS Form 1040A) (Do not include work-study earnings. See instructions.) | $ 1000 | | |
| (53) NONTAXABLE INCOME AND BENEFITS (See instructions. Do not include social security or veterans educational benefits reported in 63-66.) | $ 0 | $ 0 | $ 0 |
| 54 FINANCIAL ASSISTANCE FROM STUDENT'S PARENTS | | $ 200 | $ 300 |
| 55 FINANCIAL ASSISTANCE FROM SPOUSE'S PARENTS | | $ 0 | $ 0 |
| (56) GRANTS, SCHOLARSHIPS, EDUCATIONAL LOANS, WORK-STUDY (Include only aid actually awarded.) | | $ 0 | $ 0 |
| 57 U.S. INCOME TAX PAID (line 47 of IRS Form 1040 or line 13 of IRS Form 1040A) | $ 0 | | |
| 58 IRS ITEMIZED DEDUCTIONS (line 39 of Schedule A, IRS Form 1040) | $ 0 | | |
| (59) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions.) | $ 0 | $ 0 | $ 0 |
| (60) CASUALTY OR THEFT LOSSES) (See instructions.) | $ 0 | $ 0 | $ 0 |
| 61 UNREIMBURSED ELEMENTARY AND HIGH SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN | $ 0 | $ 0 | $ 0 |
| (62) OTHER UNUSUAL EXPENSES | $ 0 | $ 0 | $ 0 |

**Explain Circled Items and Unusual Circumstances**

00 Use this space to explain all circled items and any unusual circumstances. If more space is needed, attach additional sheets of paper. 00

26. Medical and dental expenses not covered by insurance: Dentist, $200; doctors' bills, $550 -- Total = $750.
37. Balance of loan to cover costs of my mother's funeral.
49. Frank will have to use his summer savings to help pay for extensive oral surgery.
69. Frank's grandfather left him $5000 with the stipulation that it was not to be used until Frank's 22nd birthday.

| | Calendar Year 1978 | July 1, 1979-June 30, 1980 |
|---|---|---|
| 63 AMOUNT OF SOCIAL SECURITY BENEFITS to be received per month | $ 160 | $ 160 |
| 64 NUMBER OF MONTHS social security benefits to be received | • 12 | • 11 |
| 65 AMOUNT OF VETERANS EDUCATIONAL BENEFITS to be received per month | | $ 30 |
| 66 NUMBER OF MONTHS veterans educational benefits to be received | | • 9 |

67 CASH, SAVINGS, AND CHECKING ACCOUNTS (Do not leave blank.) $ 120

| | Present Market Value | Unpaid Mortgage Principal or Debts |
|---|---|---|
| 68 HOME, IF OWNED OR BEING PURCHASED — YEAR PURCHASED 19-- PURCHASE PRICE $ 0 | $ 0 | $ 0 |
| (69) INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) AND OTHER REAL ESTATE | $ 5000 | $ 0 |
| 70 BUSINESS (Include your share of all business assets noted in instructions.) | $ 0 | $ 0 |
| 71 FARM (Include your share of all farm assets noted in instructions.) | $ 0 | $ 0 |
| 72 CONSUMER INDEBTEDNESS | | $ 0 |
| (73) OTHER INDEBTEDNESS (Do not include any debts entered above.) | | $ 0 |

74A STUDENT'S ENTRIES FOR 1978 in 49 through 52, 57 through 60, and 74B (Check only one box.) 1 [X] are from a completed 1978 U.S. income tax return 2 [ ] are estimated 3 [ ] Student (and spouse) will not file a 1978 U.S. income tax return

74B TOTAL NUMBER OF EXEMPTIONS claimed on student's (and spouse's) 1978 U.S. income tax return 1978 0 1

75 TOTAL SIZE OF STUDENT'S HOUSEHOLD (Include the student named on this form, spouse, and dependent children. Include other dependents if they meet criteria stated in the instructions.) 1979-80 0 1

76 NUMBER IN COLLEGE. Of the number entered in 75, how many will be enrolled in college or other education beyond high school at least half-time during the 1979-80 academic year? 1979-80 0 1

77 STUDENT'S OCCUPATION: Attendant | STUDENT'S EMPLOYER: Al's Svc. Sta. | 78 SPOUSE'S OCCUPATION: ----

79 PROVIDE INFORMATION BELOW FOR SPOUSE, CHILDREN, AND OTHER DEPENDENTS ENTERED IN 75.

| A. Name (If you need additional space, use 00.) | B. Age | C. Name of institution: to be attended in 1979-80 | D. Year in school in 1979-80 | E. Unreimbursed tuition and fees | F. Enrolled: Full-time | F. Enrolled: Half-time or more |
|---|---|---|---|---|---|---|
| 1. ----- | | | | $ | | |
| 2 | | | | $ | | |
| 3 | | | | $ | | |

**Colleges and Programs to Receive This FAF**

81 If you are applying for financial aid from institutions, states, and other programs and want them to receive your FAF, enter their complete names, addresses, and CSS code numbers and enclose appropriate fee. Obtain code numbers from the enclosed CSS Code List. If a code number is not available, leave the CSS code number box blank.

Do not enter the BEOG Program in this item. If you are applying ONLY to the BEOG Program, leave this item and 82 blank and complete 83 and 84.

| NAME | CITY | STATE | CSS CODE NO |
|---|---|---|---|
| Univ. of Denver, Denver, Colo. | | | 4842 |
| | | | |
| | | | |
| | | | |
| | | | |

82 Check the box next to the number of institutions and programs entered in 81, above and mail this FAF with check or money order for appropriate amount to the College Scholarship Service.

1 [X] $4.75 2 [ ] $7.25 3 [ ] $9.75 4 [ ] $12.25 5 [ ] $14.75 6 [ ] $17.25

• If you wish to receive a report of your CSS Estimated Contribution, check here and add $1 to the amount checked above [ ] $1.00

**Basic Educational Opportunity Grant Program**

83 Do you authorize information from this FAF to be released to the BEOG Program in order to be considered for BEOG assistance? (There is no charge for applying to the BEOG Program.) Yes [X] 1 No [ ] 2

If yes, enter your first two institutional choices, so that the BEOG Program can notify these institutions of your BEOG status. (If you want institutions to receive your FAF, be sure to list them at 81 above and enclose the appropriate fee.)

| NAME | CITY | STATE | CSS CODE NO |
|---|---|---|---|
| Univ. of Denver, Denver, Colo. | | | 4842 |
| | | | |

84 Do you authorize the BEOG Program to release the appropriate information provided on this form (including any new information or corrections for the 1979-80 academic year) to the agency administering financial aid programs in your state of legal residence for the purpose of calculating state awards, verifying data provided on state student aid applications, and conducting research? Yes [X] 1 No [ ] 2

**Certification and Authorization**

I (We) declare that the information reported is true, correct, and complete. I (We) authorize the CSS to transmit the information on this form to state student aid programs, when an institution or a program is listed in 81, for the purpose of assisting the student in being considered for financial aid. I (We) agree to provide, if requested, any documentation, including a copy of my (our) state or U.S. income tax return, to the CSS or any of the authorized recipients, including the BEOG Program. I (We) understand that failure to provide documentation may result in denial of aid.

1. Frank M. Underwood Student's Signature 2. Spouse's Signature
3. Father's Signature 4. Jane F. Underwood Mother's Signature

Student's Telephone (816) 776-3773 AREA NUMBER

Date Completed 0 3 (MONTH) 1 0 (DAY) 7 9 (YEAR)

**COLLEGE SCHOLARSHIP SERVICE**
**OF THE COLLEGE BOARD**

**FINANCIAL AID FORM NEED ANALYSIS REPORT**
**ACADEMIC YEAR 1979-80**
**CONFIDENTIAL**

## STUDENT'S INFORMATION

| Student's Name: Last | First | M I | Sex | Date of Birth | Age | Social Security Number | Year in College | Marital Status * | Family Members | Dependency Status ** | Unusual Conditions ** | Revision | Date Printed: Mo | Day | CSS Identification Number | CSS Code |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| UNDERWOOD | FRANK | M | M | 03 17 58 | 21 | 098 38 2311 | 4 | 1 | 1 | 2 | | | 03 | 24 | A141123 | 4842 |

## COMPUTATION OF STUDENT'S AVAILABLE INCOME

| Taxable Income | U.S. Income Tax | F.I.C.A. Tax | Employment Allowance | Total Allowances | Taxable Income after Allowances | Nontaxable Income: Social Security Benefits | Veterans Educational Benefits | Assistance from Student's Parents | Other Nontaxable Income and Benefits | Student's Available Income ① |
|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 270 | 0 | 0 | 270 |

## COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS

| Cash and Bank Accounts | Home Equity | Investments and Other Real Estate Equity | Adjusted Business or Farm Net Worth | Net Worth | Asset Protection Allowance | Discretionary Net Worth | Conversion % | Student's Contribution from Assets ② |
|---|---|---|---|---|---|---|---|---|
| 120 | 0 | 5000 | 0 | 5120 | 0 | 5120 | 35 | 1792 |

## COMPUTATION OF PARENTS' AVAILABLE INCOME

| Taxable and Nontaxable Income | Social Security Adjustment | Total Income | U.S. Income Tax | F.I.C.A. Tax | State and Other Taxes | Medical-Dental Expenses | Casualty or Theft Loss(es) | Employment Allowance | Standard Maintenance Allowance | Total Allowances | Parents' Available Income |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 12595 | 1760 | 10835 | 872 | 635 | 758 | 425 | 0 | 2000 | 5770 | 10460 | 375 |

## COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

| Home Equity | Other Real Estate Equity | Investments Equity | Adjusted Business or Farm Net Worth | Cash and Bank Accounts | Net Worth | Asset Protection Allowance | Discretionary Net Worth | Conversion % | Income Supplement |
|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 340 | 340 | 13800 | -13460 | 6 | -807 |

## PARENTS' INFORMATION

| Family Members | Family Members in College | Family Status † | Unusual Conditions †† |
|---|---|---|---|
| 3 | 2 | 4 | |

## COMPUTATION OF PARENTS' CONTRIBUTION

| Avail. Income and Income Supplement | Parents' Share of Student's Soc. Sec. Benefits | Adjusted Available Income | Total Parents' Contribution | Parents' Contribution from Income | Parents' Contribution from Assets | Parents' Contribution for Student |
|---|---|---|---|---|---|---|
| -432 | 1760 | 1328 | 292 | 234 | -88 | 146 |

## STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED

| Budget Type | Duration of Budget | Expense Budget: Tuition, Fees, Books & Supplies | Living Expenses | Total Expenses | Student's Contribution: Available Income | Contribution from Assets | Summer Savings | Parents' Contribution | Total Family Contribution | Estimated Financial Need |
|---|---|---|---|---|---|---|---|---|---|---|
| Institutional 1 | 9 | 4320 | 2360 | 6680 | 270 | 1792 | 700 | 146 | 2908 | 3772 |
| Institutional 2 | 9 | 4320 | 1150 | 5470 | 270 | 1792 | 700 | 146 | 2908 | 2562 |
| Institutional 3 | 5 | 2160 | 1180 | 3340 | 148 | 985 | 385 | 80 | 1598 | 1742 |
| Institutional Adjustments | | | | | | | | | | |

**ESTIMATED BASIC GRANT**

Index =

**ELIGIBILITY**

## Description of Elizabeth Velez case

The Velez family has high income and assets and high expenses. Mr. Velez derives his income from his business as a mechanical engineer.

The family has reported a U.S. income tax for 1978 that falls within the range of 80 to 110 percent of the CSS calculated tax. The CSS calculates U.S. income tax by either the standard deduction or the itemized deduction method. Since the family has listed IRS itemized deductions on the FAF, the itemized deduction method was used. If reported U.S. income tax falls outside of the CSS range, an unusual condition code appears on the FAFNAR.

Unusual condition code D indicates that incomes reported for 1978 and 1979 differ by at least $2,000. The financial aid administrator may wish to review the cause of the income difference to determine if an adjustment of income may be warranted because of a change in family circumstances. In this case, the anticipated drop in income appears to be speculative and would probably not warrant an adjustment.

Incomes reported for 1977 and 1978 also differ by $2,000 or more. The family has followed the FAF instructions and has provided detailed entries for the 1977 column of Items 17-21.

In Item 28 Elizabeth's parents report payments for tuition and fees for dependent children in elementary or secondary school. The financial aid administrator may wish to use this information in determining SEOG eligibility.

The family has listed investments having a market value in excess of $10,000. Had they not shown income from dividends, a follow-up letter would have been sent to the family for clarification. A similar follow-up would have occurred if no income had been reported from the father's business.

When the amount of "other indebtedness" reported in Item 37 is large enough to have a significant effect on the parents' contribution, unusual condition code J is noted on the FAFNAR. The CSS also provides an alternate computation of the parents' contribution that considers the full amount of other indebtedness as an allowance against net worth. The alternate computation is printed in the blank space at the bottom of the FAFNAR.

Mrs. Velez's mother lives with the family. Therefore, the standard maintenance allowance is based on five family members.

A contribution is expected from student savings and other assets that is computed by multiplying assets by an asset taxation rate of 35 percent.

Elizabeth is possibly eligible for the New York State TAP or Tuition Assistance Program. The tuition aid is available only in New York State.

# Financial Aid Form (FAF)

**Academic Year 1979-80**

2041290

*Both Name and Case Are Fictitious*

| | | |

**Student's Information (continued) — All students should complete all items below. Do not leave items blank. Enter zero where appropriate.**

| Do not enter monthly amounts. | Calendar Year 1978 | Summer 1979 3 months | Estimated Academic Year 1979-80 9 months |
|---|---|---|---|
| 49 STUDENT'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.) | $ 1400 | $ 400 | $ 0 |
| 50 SPOUSE'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.) | $ 0 | $ 0 | $ 0 |
| 51 OTHER TAXABLE INCOME (interest, dividends, etc.) | $ 0 | $ 0 | $ 0 |
| 52 ADJUSTED GROSS INCOME (line 31 of IRS Form 1040 or line 10 of IRS Form 1040A) (Do not include work-study earnings. See instructions.) | $ 1400 | | |
| 53 NONTAXABLE INCOME AND BENEFITS (See instructions. Do not include social security or veterans educational benefits reported in 63-66.) | $ 0 | $ 0 | $ 0 |
| 54 FINANCIAL ASSISTANCE FROM STUDENT'S PARENTS | | $ 600 | $ 2400 |
| 55 FINANCIAL ASSISTANCE FROM SPOUSE'S PARENTS | | $ 0 | $ 0 |
| 56 GRANTS, SCHOLARSHIPS, EDUCATIONAL LOANS, WORK-STUDY (Include only aid actually awarded.) | | $ 0 | $ 0 |
| 57 U.S. INCOME TAX PAID (line 47 of IRS Form 1040 or line 13 of IRS Form 1040A) | $ 0 | | |
| 58 IRS ITEMIZED DEDUCTIONS (line 39 of Schedule A, IRS Form 1040) | $ 0 | | |
| 59 MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions.) | $ 0 | $ 0 | $ 0 |
| 60 CASUALTY OR THEFT LOSSES (See instructions.) | $ 0 | $ 0 | $ 0 |
| 61 UNREIMBURSED ELEMENTARY AND HIGH SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN | $ 0 | $ 0 | $ 0 |
| 62 OTHER UNUSUAL EXPENSES | $ 0 | $ 0 | $ 0 |

**Explanations and Unusual Circumstances**

00 Use this space to explain all circled items and any unusual circumstances. If more space is needed, attach additional sheets of paper. 00

22. I expect a decrease in income due to business decline.
26. Medical and dental expenses not covered by insurance: various doctors, $400; orthodontist, $600; nursing care for Mrs. Velez's mother, $1600.
29. Other unusual expenses: attic remodeled to accommodate Mrs. Velez's mother.
32. Investments: Systems, Inc., $11850 value, $10,000 debt; Aronson Labs, $2150 value, $1550 debt.
37. Past business indebtedness (business dissolved).

| | Calendar Year 1978 | July 1, 1979-June 30, 1980 |
|---|---|---|
| 63 AMOUNT OF SOCIAL SECURITY BENEFITS to be received per month | $ 0 | $ 0 |
| 64 NUMBER OF MONTHS social security benefits to be received | 0 | 0 |
| 65 AMOUNT OF VETERANS EDUCATIONAL BENEFITS to be received per month | | $ 0 |
| 66 NUMBER OF MONTHS veterans educational benefits to be received | | 0 |

| | Present Market Value | Unpaid Mortgage Principal or Debts |
|---|---|---|
| 67 CASH, SAVINGS, AND CHECKING ACCOUNTS (Do not leave blank.) | | $ 300 |
| 68 HOME, IF OWNED OR BEING PURCHASED — YEAR PURCHASED 19 -- PURCHASE PRICE $ 0 | $ 0 | $ 0 |
| 69 INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) AND OTHER REAL ESTATE | $ 0 | $ 0 |
| 70 BUSINESS (Include your share of all business assets noted in instructions.) | $ 0 | $ 0 |
| 71 FARM (Include your share of all farm assets noted in instructions.) | $ 0 | $ 0 |
| 72 CONSUMER INDEBTEDNESS | | $ 0 |
| 73 OTHER INDEBTEDNESS (Do not include any debts entered above.) | | $ 0 |

**Selections and Programs to Receive This FAF**

81 If you are applying for financial aid from institutions, states, and other programs and want them to receive your FAF, enter their complete names, addresses, and CSS code numbers and enclose appropriate fee. Obtain code numbers from the enclosed CSS Code List. If a code number is not available, leave the CSS code number box blank.

Do not enter the BEOG Program in this item. If you are applying ONLY to the BEOG Program, leave this item and 82 blank and complete 83 and 84.

| NAME CITY STATE | CSS CODE NO. |
|---|---|
| Vassar College, Poughkeepsie, NY | 2956 |
| SUNY at Albany, Albany, NY | 2532 |
| | |
| | |
| | |
| | |

82 **Check the box next to the number of institutions and programs entered in 81, above and mail this FAF with check or money order for appropriate amount to the College Scholarship Service.**

1 ☐ $4.75 2 ☒ $7.25 3 ☐ $9.75 4 ☐ $12.25 5 ☐ $14.75 6 ☐ $17.25

● If you wish to receive a report of your **CSS Estimated Contribution**, check here and add $1 to the amount checked above ☒ $1.00

**Basic Grant Program**

83 Do you authorize information from this FAF to be released to the BEOG Program in order to be considered for BEOG assistance? (There is no charge for applying to the BEOG Program.) Yes ☒ 1 No ☐ 2

If yes, enter your first two institutional choices, so that the BEOG Program can notify these institutions of your BEOG status. (If you want institutions to receive your FAF, be sure to list them at 81 above and enclose the appropriate fee.)

| NAME CITY STATE | CSS CODE NO. |
|---|---|
| Vassar College, Poughkeepsie, NY | 2956 |
| SUNY at Albany, Albany, NY | 2532 |

84 Do you authorize the BEOG Program to release the appropriate information provided on this form (including any new information or corrections for the 1979-80 academic year) to the agency administering financial aid programs in your state of legal residence for the purpose of calculating state awards, verifying data provided on state student aid applications, and conducting research? Yes ☒ 1 No ☐ 2

74A STUDENT'S ENTRIES FOR 1978 in 49 through 52, 57 through 60, and 74B (Check only one box.) 1 ☐ are from a completed 1978 U.S. income tax return. 2 ☒ are estimated. 3 ☐ Student (and spouse) will not file a 1978 U.S. income tax return.

74B TOTAL NUMBER OF EXEMPTIONS claimed on student's (and spouse's) 1978 U.S. income tax return — 1978: 0 1

75 TOTAL SIZE OF STUDENT'S HOUSEHOLD (Include the student named on this form, spouse, and dependent children. Include other dependents if they meet criteria stated in the instructions.) — 1979-80: 0 1

76 NUMBER IN COLLEGE. Of the number entered in 75, how many will be enrolled in college or other education beyond high school at least half-time during the 1979-80 academic year? — 1979-80: 0 1

77 STUDENT'S OCCUPATION: Waitress | STUDENT'S EMPLOYER: Beverly's Rest. | 78 SPOUSE'S OCCUPATION: ------

79 PROVIDE INFORMATION BELOW FOR **SPOUSE, CHILDREN, AND OTHER DEPENDENTS** ENTERED IN 75.

| A. Name (If you need additional space, use 88.) | B. Age | C. Name of institution to be attended in 1979-80 | D. Year in school in 1979-80 | E. Unreimbursed tuition and fees | F. Enrolled: Full-time | F. Enrolled: Half-time or more |
|---|---|---|---|---|---|---|
| 1. ------ | | | | $ | | |
| 2. | | | | $ | | |
| 3. | | | | $ | | |

I (We) declare that the information reported is true, correct, and complete. I (We) authorize the CSS to transmit the information on this form to state student aid programs, when an institution or a program is listed in 81, for the purpose of assisting the student in being considered for financial aid. I (We) agree to provide, if requested, any documentation, including a copy of my (our) state or U.S. income tax return, to the CSS or any of the authorized recipients, including the BEOG Program. I (We) understand that failure to provide documentation may result in denial of aid.

1. Student's Signature: Elizabeth N. Velez
2. Spouse's Signature: Rosa F. Velez
3. Father's Signature: Julio M. Velez — Mother's Signature

Student's Telephone: (518) 742-8905 (AREA NUMBER) — Date Completed: 01 (MONTH) 20 (DAY) 79 (YEAR)

**COLLEGE SCHOLARSHIP SERVICE OF THE COLLEGE BOARD**

**FINANCIAL AID FORM NEED ANALYSIS REPORT**
**ACADEMIC YEAR 1979-80**
**CONFIDENTIAL**

## STUDENT'S INFORMATION

| Student's Name: Last | First | M.I. | Sex | Date of Birth | Age | Social Security Number | Year in College | Marital Status | Family Members | Dependency Status † | Unusual Conditions †† | Revision | Date Printed: Mo. | Day | CSS Identification Number | CSS Code |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| VELEZ | ELIZABET | N | F | 07 06 60 | 18 | 298 41 3687 | 2 | 1 | 1 | 2 | | | 02 | 12 | 2041290 | 2956 |

## COMPUTATION OF STUDENT'S AVAILABLE INCOME

| Taxable Income | U.S. Income Tax | F.I.C.A. Tax | Employment Allowance | Total Allowances | Taxable Income after Allowances | Nontaxable Income: Social Security Benefits | Veterans' Educational Benefits | Assistance from Student's Parents | Other Nontaxable Income and Benefits | Student's Available Income ① |
|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

## COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS

| Cash and Bank Accounts | Home Equity | Investments and Other Real Estate Equity | Adjusted Business or Farm Net Worth | Net Worth | Asset Protection Allowance | Discretionary Net Worth | Conversion % | Student's Contribution from Assets ② |
|---|---|---|---|---|---|---|---|---|
| 300 | 0 | 0 | 0 | 300 | 0 | 300 | 35 | 105 |

## COMPUTATION OF PARENTS' AVAILABLE INCOME

| Taxable and Nontaxable Income | Social Security Adjustment | Total Income | U.S. Income Tax | F.I.C.A. Tax | State and Other Taxes | Medical-Dental Expenses | Casualty or Theft Loss(es) | Employment Allowance | Standard Maintenance Allowance | Total Allowances | Parents' Available Income |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 29500 | 0 | 29500 | 3300 | 1070 | 3540 | 1715 | 0 | 0 | 9720 | 19345 | 10155 |

## COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

| Home Equity | Other Real Estate Equity | Investments Equity | Adjusted Business or Farm Net Worth | Cash and Bank Accounts | Net Worth | Asset Protection Allowance | Discretionary Net Worth | Conversion % | Income Supplement |
|---|---|---|---|---|---|---|---|---|---|
| 23160 | 0 | 2450 | 2652 | 500 | 28762 | 23690 | 5072 | 12 | 608 |

## PARENTS' INFORMATION

| Family Members | Family Members in College | Family Status † | Unusual Conditions †† |
|---|---|---|---|
| 5 | 1 | 1 | DE G J |

## COMPUTATION OF PARENTS' CONTRIBUTION

| Avail. Income and Income Supplement | Parents' Share of Student's Soc. Sec. Benefits | Adjusted Available Income | Total Parents' Contribution | Parents' Contribution from Income | Parents' Contribution from Assets | Parents' Contribution for Student |
|---|---|---|---|---|---|---|
| 10763 | 0 | 10763 | 3141 | 2855 | 286 | 3141 |

## STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED

| Budget Type | Duration of Budget | Expense Budget: Tuition, Fees, Books & Supplies | Living Expenses | Total Expenses | Student's Contribution: Available Income | Contribution from Assets | Summer Savings | Parents' Contribution | Total Family Contribution | Estimated Financial Need |
|---|---|---|---|---|---|---|---|---|---|---|
| Institutional 1 | 9 | 4433 | 2825 | 7258 | 0 | 105 | 600 | 3141 | 3846 | 3412 |
| Institutional 2 | 9 | 4433 | 2825 | 7258 | 0 | 105 | 600 | 3141 | 3846 | 3412 |
| Institutional 3 | 9 | 4433 | 2825 | 7258 | 0 | 105 | 600 | 3141 | 3846 | 3412 |
| Institutional Adjustments | | | | | | | | | | |

**ESTIMATED BASIC GRANT**

Index = 5805

**ELIGIBILITY**

PROBABLY NOT ELIGIBLE

IF OTHER INDEBTEDNESS CONSIDERED, PARENTS CONTRIBUTION = 2855

ESTIMATED NY NET TAXABLE BALANCE = 16400
POSSIBLY ELIGIBLE FOR TAP - NY ONLY

## Description of Kenneth Parker case

Kenneth Parker is the eldest of five children, all of whom live with their mother. The Parker parents are divorced. The major source of the family's income is child support; however, Mrs. Parker does have a part-time job.

An employment allowance has been granted because Mrs. Parker is a working parent in a one-parent family.

This case illustrates the concept of a negative available income. In the CSS analysis, the standard maintenance allowance provides for a minimum-level standard of living for the family members. The standard maintenance allowance is subtracted from the total income along with all other appropriate allowances; the remainder is considered to be "parents' available income." If the total income is less than the allowances, as in this case, the family is considered to have a "negative available income."

This case also illustrates the negative parents' contribution and the alternate zero computation. In all cases in which the adjusted available income is negative the "parents' contribution for student" entry will be negative. In this instance, the minimum parents' contribution allowed in the need analysis system, $-750, is entered. The alternate computation shows the "parents' contribution" as zero in the "student's expense budgets and estimates of financial need" section.

Mrs. Parker has provided supplementary information concerning the terms of the divorce settlement in Item 48 of the FAF.

# Financial Aid Form (FAF)

**Academic Year 1979-80**

5542036

*Both Name and Case Are Fictitious*

## STUDENT'S INFORMATION

| | |
|---|---|
| 1 STUDENT'S NAME | PARKER (LAST) KENNETH (FIRST) H (MI) |
| 2 STUDENT'S SOCIAL SECURITY NUMBER | 923 66 8102 |
| 3 STUDENT'S DATE OF BIRTH | MONTH 05 DAY 05 YEAR 60 |
| OPTIONAL | 1 [X] M 2 [ ] F |
| 5 STUDENT'S PERMANENT MAILING ADDRESS | 15 CIRCLE DRIVE (NUMBER, STREET, AND APARTMENT NUMBER) |
| | COLUMBUS (CITY) OH (STATE ABBREVIATION) 43214 (ZIP CODE) |
| 6 STUDENT'S STATE OF LEGAL RESIDENCE (See instructions.) | OH |
| 7 STUDENT'S MARITAL STATUS (Check only one box.) | Unmarried [X] 1 Married [ ] 2 Separated [ ] 3 — Date of marriage or separation: |
| 8 IS STUDENT | • a U.S. citizen? Yes [X] 1 No [ ] 2 — • a permanent resident or does student meet criteria stated in the instructions? Yes [X] 1 No [ ] 2 |

**8A** Student's year in college or other education beyond high school during 1979-80 (Check only one box.): FIRST (freshman) 1 [X] — SECOND (sophomore) 2 [ ] — THIRD (junior) 3 [ ] — FOURTH (senior) 4 [ ] — FIFTH (undergraduate) 5 [ ] — GRADUATE/PROFESSIONAL 6 [ ]

Expected degree: BS — Month & Year: 5/83

**8B** Will student have received a bachelor's degree before July 1, 1979? (If "Yes," see instructions.) Yes [ ] 1 No [X] 2

**10** Name of institution student attended in 1978-79: Whetstone H.S.

If an entering first-time student during 1979-80, enter your **high school 6-digit code number**. Otherwise, leave blank. CODE NUMBER: 361636

**11** For what academic period(s) in 1979-80 does the student want financial assistance? (Check all boxes that apply.) 1 [X] Academic year, 1979-80 — 2 [ ] Summer term, 1979 — 3 [ ] Fall term, 1979 — 4 [ ] Winter term, 1979-80 — 5 [ ] Spring term, 1980 — 6 [ ] Summer term, 1980

**12** During 1979-80, student plans to live (Check only one box.): 1 [ ] with parents — 2 [X] on campus — 3 [ ] off campus

Student must answer questions 13, 14, and 15 for each year.

| | 1978? | 1979? | 1980? |
|---|---|---|---|
| **13** Did (or will) student live with parents for more than six weeks during | Yes [X] 1 No [ ] 2 | Yes [X] 1 No [ ] 2 | Yes [X] 1 No [ ] 2 |
| **14** Did (or will) parents claim student as a U.S. income tax exemption for | Yes [X] 1 No [ ] 2 | Yes [X] 1 No [ ] 2 | Yes [X] 1 No [ ] 2 |
| **15** Did (or will) student receive assistance worth more than $750 from parents during | Yes [X] 1 No [ ] 2 | Yes [X] 1 No [ ] 2 | Yes [X] 1 No [ ] 2 |

**16** Are both student's parents deceased? Yes [ ] 1 No [X] 2

## PARENTS' CONFIDENTIAL STATEMENT

### Parents' Annual Income

Enter yearly amounts in boxes only.

| | 1977 | 1978 | Est'd 1979 |
|---|---|---|---|
| TAXABLE INCOME 17 A. Wages, salaries, etc. — father or stepfather | $ | $ 0 | $ 0 |
| B. Wages, salaries, etc. — mother or stepmother | $ | $ 2500 | $ 2500 |
| C. Interest income | $ | $ 0 | $ 0 |
| D. Dividends | $ | $ 0 | $ 0 |
| (E) Taxable income other than wages, interest, and dividends (Itemize and give dollar amounts in 80.) | $ | $ 0 | $ 0 |
| Subtotal (Add 17A through 17E.) ▶ | $ | $ 2500 | $ 2500 |
| (18) Adjustments to income (Enter ONLY allowable adjustments from lines 28 and 30 of IRS Form 1040. If none, enter zero.) | $ | $ 0 | $ 0 |
| **19 ADJUSTED GROSS INCOME** (Subtract 18 from subtotal.) (line 31 of IRS Form 1040 or line 10 of Form 1040A) ▶ | $ | $ 2500 | $ 2500 |
| NONTAXABLE INCOME (See instructions.) 20 Social security benefits | $ | $ 0 | $ 0 |
| (21) Other nontaxable income (child support, welfare, veterans benefits, etc.) | $ | $ 6000 | $ 6000 |
| 22 TOTAL INCOME (Add 19, 20, and 21.) ▶ | $ 8200 | $ 8500 | $ 8500 |

### Parents' Annual Expenses

| | 1978 |
|---|---|
| 23 U.S. INCOME TAX PAID (line 47 of IRS Form 1040 or line 13 of IRS Form 1040A) | $ 0 |
| 24 IRS ITEMIZED DEDUCTIONS (line 39 of Schedule A, IRS Form 1040) | $ 0 |
| 25 STATE AND OTHER TAXES | $ 368 |
| (26) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions.) | $ 300 |
| (27) CASUALTY OR THEFT LOSS(ES) (See instructions.) | $ 250 |
| 28 UNREIMBURSED ELEMENTARY AND HIGH SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN, excluding the student applicant | $ 0 |
| (29) OTHER UNUSUAL EXPENSES | $ 0 |

### Parents' Assets and Indebtedness

Enter information in boxes only.

| | Present Market Value | Unpaid Mortgage Principal or Debts |
|---|---|---|
| 30 HOME, IF OWNED OR BEING PURCHASED — YEAR PURCHASED 1965 — PURCHASE PRICE $ 33000 | $ 21000 | $ 7000 |
| (31) OTHER REAL ESTATE | $ 0 | $ 0 |
| (32) INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) | $ 0 | $ 0 |
| 33 BUSINESS (Include your share of all business assets noted in instructions.) | $ 0 | $ 0 |
| 34 FARM (Include your share of all farm assets noted in instructions.) | $ 0 | $ 0 |
| 35 CASH, SAVINGS, AND CHECKING ACCOUNTS | $ 0 | |
| 36 CONSUMER INDEBTEDNESS | | $ 0 |
| (37) OTHER INDEBTEDNESS (Debts from 1977 or before. Do not include any debts entered above.) | | $ 0 |

### Father or Stepfather

| | |
|---|---|
| 38 NAME | AGE |
| STREET ADDRESS | |
| CITY/STATE/ZIP | |
| OCCUPATION/EMPLOYER | NUMBER OF YEARS WITH EMPLOYER |
| SOCIAL SECURITY NUMBER ▶ | STATE OF LEGAL RESIDENCE ▶ |

### Mother or Stepmother

| | |
|---|---|
| 39 NAME | Margaret T. Parker — AGE 42 |
| STREET ADDRESS | 15 Circle Drive |
| CITY/STATE/ZIP | Columbus, Ohio 43214 |
| OCCUPATION/EMPLOYER | Part-time typist — NUMBER OF YEARS WITH EMPLOYER 3 |
| SOCIAL SECURITY NUMBER ▶ | 912076493 — STATE OF LEGAL RESIDENCE ▶ OH |

### Parents' Additional Information

**40** PARENTS' CURRENT MARITAL STATUS (Check only one box.): 1 [ ] Single — 2 [ ] Married — 3 [ ] Separated — 4 [X] Divorced — 5 [ ] Mother living, father deceased — 6 [ ] Father living, mother deceased

**41** PARENTS' ENTRIES FOR 1978 in 17 through 19, 23 through 27, and 42 (Check only one box.): 1 [X] are from a completed 1978 U.S. income tax return — 2 [ ] are estimated — 3 [ ] Parents will not file a 1978 U.S. income tax return

**42** TOTAL NUMBER OF EXEMPTIONS claimed on parents' 1978 U.S. income tax return — 1978: 01

**43** TOTAL SIZE OF PARENTS' HOUSEHOLD (Include the student named on this form. If **a member of parents' household**, parents, and other dependent children. Include other dependents if they meet criteria stated in the instructions.) — 1979-80: 06

**44** IF STUDENT APPLICANT IS NOT INCLUDED IN 43, CHECK HERE [ ]

**45** NUMBER IN COLLEGE. Of the number entered in 43, how many will be enrolled in college or other education beyond high school at least half-time during the 1979-80 academic year? — 1979-80: 01

**46** IF STUDENT APPLICANT IS NOT INCLUDED IN 45, CHECK HERE [ ]

**47** PROVIDE INFORMATION BELOW FOR **ALL CHILDREN AND OTHER DEPENDENTS** ENTERED IN 43.

| | A. Name (If you need additional space, use 80.) | B. Age | C. Name of institution to be attended in 1979-80 | D. Year in school in 1979-80 | E. Unreimbursed tuition and fees | F. Enrolled: Full-time | F. Enrolled: Half-time or more |
|---|---|---|---|---|---|---|---|
| 1 | STUDENT APPLICANT | | | | | X | |
| 2 | Ellen | 16 | Drake H.S. | 11 | $ 0 | X | |
| 3 | Carol | 12 | Union Elem | 7 | $ 0 | X | |
| 4 | Robert | 10 | Union Elem | 5 | $ 0 | X | |
| 5 | Allen | 8 | Union Elem | 3 | $ 0 | X | |

### Divorced/Separated Parents

(To be completed by parent who has filed this FAF)

**48** A. OTHER PARENT'S NAME: William F. Parker

HOME ADDRESS: 1711 Palmer Ct., Columbus, Ohio

OCCUPATION/EMPLOYER: Architect - self-employed

B. Date of divorce or separation: MONTH 1 YEAR 73

C. Who claimed student as a tax dependent? Wm. F. Parker

D. Total amount of child support received for all children in 1978: $ 6000

E. According to court order, when will child support for student end? MONTH 5 YEAR 83

F. Is there any agreement specifying a contribution for student's education? Yes [ ] No [X] — If yes, how much per year? $

## Student's Information (continued) — All students should complete all items below. Do not leave items blank. Enter zero where appropriate.

### Student's Income

| Do not enter monthly amounts. | Calendar Year 1978 | Summer 1979 3 months | Estimated Academic Year 1979-80 9 months |
|---|---|---|---|
| 49 STUDENT'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.) | $ 0 | $ 0 | $ 0 |
| 50 SPOUSE'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.) | $ 0 | $ 0 | $ 0 |
| (51) OTHER TAXABLE INCOME (interest, dividends, etc.) | $ 0 | $ 0 | $ 0 |
| 52 ADJUSTED GROSS INCOME (line 31 of IRS Form 1040 or line 10 of IRS Form 1040A) (Do not include work-study earnings. See instructions.) | $ 0 | | |
| (53) NONTAXABLE INCOME AND BENEFITS (See instructions. Do not include social security or veterans educational benefits reported in 53-56.) | $ 0 | $ 0 | $ 0 |
| 54 FINANCIAL ASSISTANCE FROM STUDENT'S PARENTS | | $ 0 | $ 0 |
| 55 FINANCIAL ASSISTANCE FROM SPOUSE'S PARENTS | | $ 0 | $ 0 |
| (56) GRANTS, SCHOLARSHIPS, EDUCATIONAL LOANS, WORK STUDY (Include only aid actually awarded.) | | $ 0 | $ 0 |
| 57 U.S. INCOME TAX PAID (line 47 of IRS Form 1040 or line 13 of IRS Form 1040A) | $ 0 | | |
| 58 IRS ITEMIZED DEDUCTIONS (line 39 of Schedule A, IRS Form 1040) | $ 0 | | |
| (59) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions.) | $ 0 | $ 0 | $ 0 |
| (60) CASUALTY OR THEFT LOSSES) (See instructions.) | $ 0 | $ 0 | $ 0 |
| 61 UNREIMBURSED ELEMENTARY AND HIGH SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN | $ 0 | $ 0 | $ 0 |
| (62) OTHER UNUSUAL EXPENSES | $ 0 | $ 0 | $ 0 |

### Explanations

60 Use this space to explain all circled items and any unusual circumstances. If more space is needed, attach additional sheets of paper. 00

21. Child support.
26. Dr. Fletcher, $300.
27. Uninsured auto accident.
30. Under divorce settlement, I have half ownership of home. My share of home market value and unpaid mortgage has been listed here.

### Student's Benefits

| | Calendar Year 1979 | July 1, 1979-June 30, 1980 |
|---|---|---|
| 63 AMOUNT OF SOCIAL SECURITY BENEFITS to be received per month | $ 0 | $ 0 |
| 64 NUMBER OF MONTHS social security benefits to be received | 0 | 0 |
| 65 AMOUNT OF VETERANS EDUCATIONAL BENEFITS to be received per month | | $ 0 |
| 66 NUMBER OF MONTHS veterans educational benefits to be received | | 0 |

### Student's Assets and Liabilities

| | Present Market Value | Unpaid Mortgage Principal or Debts |
|---|---|---|
| 67 CASH, SAVINGS, AND CHECKING ACCOUNTS (Do not leave blank.) ▶ | | $ 400 |
| 68 HOME, IF OWNED OR BEING PURCHASED — YEAR PURCHASED 19-- PURCHASE PRICE $ 0 | $ 0 | $ 0 |
| (69) INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) AND OTHER REAL ESTATE | $ 0 | $ 0 |
| 70 BUSINESS (Include your share of all business assets noted in instructions.) | $ 0 | $ 0 |
| 71 FARM (Include your share of all farm assets noted in instructions.) | $ 0 | $ 0 |
| 72 CONSUMER INDEBTEDNESS | | $ 0 |
| (73) OTHER INDEBTEDNESS (Do not include any debts entered above.) | | $ 0 |

### Family Information

74A STUDENT'S ENTRIES FOR 1978 in 49 through 52, 57 through 60, and 74B (Check only one box.) 1 ☐ are from a completed 1978 U.S. income tax return 2 ☐ are estimated 3 ☒ Student (and spouse) will not file a 1978 U.S. income tax return

74B TOTAL NUMBER OF EXEMPTIONS claimed on student's (and spouse's) 1978 U.S. income tax return. 1978: 0 0

75 TOTAL SIZE OF STUDENT'S HOUSEHOLD (Include the student named on this form, spouse, and dependent children. Include other dependents if they meet criteria stated in the instructions.) 1979-80: 0 1

76 NUMBER IN COLLEGE. Of the number entered in 75, how many will be enrolled in college or other education beyond high school at least half-time during the 1979-80 academic year? 1979-80: 0 1

77 STUDENT'S OCCUPATION: None | STUDENT'S EMPLOYER: ------ | 78 SPOUSE'S OCCUPATION: ------

79 PROVIDE INFORMATION BELOW FOR SPOUSE, CHILDREN, AND OTHER DEPENDENTS ENTERED IN 75.

| A. Name (If you need additional space, use 80.) | B. Age | C. Name of institution to be attended in 1979-80 | D. Year in school in 1979-80 | E. Unreimbursed tuition and fees | F. Enrolled: Full-time | F. Enrolled: Half-time or more |
|---|---|---|---|---|---|---|
| 1. ------ | | | | $ | | |
| 2. | | | | $ | | |
| 3. | | | | $ | | |

### Institutions and Programs to Receive This FAF

81 If you are applying for financial aid from institutions, states, and other programs and want them to receive your FAF, enter their complete names, addresses, and CSS code numbers and enclose appropriate fee. Obtain code numbers from the enclosed CSS Code List. If a code number is not available, leave the CSS code number box blank.

Do not enter the BEOG Program in this item. If you are applying ONLY to the BEOG Program, leave this item and 82 blank and complete 83 and 84.

| NAME, CITY, STATE | CSS CODE NO |
|---|---|
| Cleveland State U., Cleveland, Ohio | 1221 |
| Case Western Reserve U., Cleveland, OH | 1105 |
| | |
| | |
| | |
| | |

82 Check the box next to the number of institutions and programs entered in 81, above and mail this FAF with check or money order for appropriate amount to the College Scholarship Service.

1 ☐ $4.75 2 ☒ $7.25 3 ☐ $9.75 4 ☐ $12.25 5 ☐ $14.75 6 ☐ $17.25

■ If you wish to receive a report of your CSS Estimated Contribution, check here and add $1 to the amount checked above ☒ $1.00

### Basic Educational Opportunity Grant Program

83 Do you authorize information from this FAF to be released to the BEOG Program in order to be considered for BEOG assistance? (There is no charge for applying to the BEOG Program.) Yes ☒ 1 No ☐ 2

If yes, enter your first two institutional choices, so that the BEOG Program can notify these institutions of your BEOG status. (If you want institutions to receive your FAF, be sure to list them at 81 above and enclose the appropriate fee.)

| NAME, CITY, STATE | CSS CODE NO |
|---|---|
| Cleveland State U., Cleveland, Ohio | 1221 |
| Case Western Reserve U., Cleveland, OH | 1105 |

84 Do you authorize the BEOG Program to release the appropriate information provided on this form (including any new information or corrections, or the 1979-80 academic year) to the agency administering financial aid programs in your state of legal residence for the purpose of calculating state awards, verifying data provided on state student aid applications, and conducting research? Yes ☒ 1 No ☐ 2

### Certification and Authorization

I (We) declare that the information reported is true, correct, and complete. I (We) authorize the CSS to transmit the information on this form to state student aid programs, when an institution or a program is listed in 81, for the purpose of assisting the student in being considered for financial aid. I (We) agree to provide, if requested, any documentation, including a copy of my (our) state or U.S. income tax return, to the CSS or any of the authorized recipients, including the BEOG Program. I (We) understand that failure to provide documentation may result in denial of aid.

1. Kenneth H. Parker — Student's Signature
2. ——— — Spouse's Signature
3. ——— — Father's Signature
Margaret J. Parker — Mother's Signature

Student's Telephone: (614) 621-0582 (AREA NUMBER)

Date Completed: 02 (MONTH) 15 (DAY) 79 (YEAR)

**COLLEGE SCHOLARSHIP SERVICE OF THE COLLEGE BOARD**

**FINANCIAL AID FORM NEED ANALYSIS REPORT**
**ACADEMIC YEAR 1979-80**
**CONFIDENTIAL**

## STUDENT'S INFORMATION

| Student's Name: Last | First | M.I. | Sex | Date of Birth | Age | Social Security Number | Year in College | Marital Status * | Family Members | Dependency Status * * | Unusual Conditions * * * | Revision | Date Printed: Mo | Day | CSS Identification Number | CSS Code |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| PARKER | KENNETH | H | M | 05 05 60 | 18 | 923 66 8102 | 1 | 1 | 1 | 2 | | | 03 | 01 | 5542036 | 1221 |

## COMPUTATION OF STUDENT'S AVAILABLE INCOME

| Taxable Income | U.S. Income Tax | F.I.C.A. Tax | Employment Allowance | Total Allowances | Taxable Income after Allowances | Nontaxable Income: Social Security Benefits | Veterans Educational Benefits | Assistance from Student's Parents | Other Nontaxable Income and Benefits | Student's Available Income ① |
|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

## COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS

| Cash and Bank Accounts | Home Equity | Investments and Other Real Estate Equity | Adjusted Business or Farm Net Worth | Net Worth | Asset Protection Allowance | Discretionary Net Worth | Conversion % | Student's Contribution from Assets ② |
|---|---|---|---|---|---|---|---|---|
| 400 | 0 | 0 | 0 | 400 | 0 | 400 | 35 | 140 |

## COMPUTATION OF PARENTS' AVAILABLE INCOME

| Taxable and Nontaxable Income | Social Security Adjustment | Total Income | U.S. Income Tax | F.I.C.A. Tax | State and Other Taxes | Medical-Dental Expenses | Casualty or Theft Loss(es) | Employment Allowance | Standard Maintenance Allowance | Total Allowances | Parents' Available Income |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 8500 | 0 | 8500 | J | 151 | 595 | 45 | 250 | 1250 | 11370 | 13661 | -5161 |

## COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

| Home Equity | Other Real Estate Equity | Investments Equity | Adjusted Business or Farm Net Worth | Cash and Bank Accounts | Net Worth | Asset Protection Allowance | Discretionary Net Worth | Conversion % | Income Supplement |
|---|---|---|---|---|---|---|---|---|---|
| 14000 | 0 | 0 | 0 | 0 | 14000 | 9740 | 4260 | 12 | 511 |

## PARENTS' INFORMATION

| Family Members | Family Members in College | Family Status * | Unusual Conditions * * |
|---|---|---|---|
| 6 | 1 | 4 | A |

## COMPUTATION OF PARENTS' CONTRIBUTION

| Avail. Income and Income Supplement | Parents' Share of Student's Soc. Sec. Benefits | Adjusted Available Income | Total Parents Contribution | Parents' Contribution from Income | Parents' Contribution from Assets | Parents' Contribution for Student |
|---|---|---|---|---|---|---|
| -4650 | 0 | -4650 | -750 | -750 | 0 | -750 |

## STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED

| Budget Type | Duration of Budget | Expense Budget: Tuition, Fees, Books & Supplies | Expense Budget: Living Expenses | Expense Budget: Total Expenses | Student's Contribution: Available Income | Student's Contribution: Contribution from Assets | Student's Contribution: Summer Savings | Parents' Contribution | Total Family Contribution | Estimated Financial Need |
|---|---|---|---|---|---|---|---|---|---|---|
| Institutional 1 | 9 | 1050 | 2510 | 3560 | 0 | 140 | 500 | 0 | 640 | 2920 |
| Institutional 2 | 9 | 1050 | 1430 | 2480 | 0 | 140 | 500 | 0 | 640 | 1840 |
| Institutional 3 | 12 | 1400 | 3350 | 4750 | 0 | 186 | 0 | 0 | 186 | 4564 |
| Institutional Adjustments | | | | | | | | | | |

## ESTIMATED BASIC GRANT

Index # 132

**ELIGIBILITY**

POSSIBLY ELIGIBLE

80

## Description of Gail Thomas case

Gail is a single self-supporting student as defined by her responses to Items 13, 14, and 15. She is an entering freshman applying for aid at a community college.

Summer and academic year data are collected on the FAF so that both 9-month and 12-month analyses can be computed. The institution designates on the FAF Service Options form the duration of analysis it requires. In this case a 12-month analysis is requested, therefore both summer and academic year resources have been used in the analysis.

Upon instruction from the college, Gail's mother has provided parental information. The CSS analyzes parents' financial data, but the computed parents' contribution is not included as a student resource if the student is self-supporting. This is the case with Gail.

In order to provide a uniform expectation from parents of all students, whether the parents' contribution is real or potential, parents' data are always analyzed as if the student were a "family member" (living at home). If the student is not a family member, the parents indicate this in Item 44 and the student is added to the number of family members for purposes of calculating a parents' contribution. Parents' data are always analyzed on a 9-month basis.

# Financial Aid Form (FAF)

**Academic Year 1979-80**

P620100

*Both Name and Case Are Fictitious*

| | | |

## Student's Information (continued) — All students should complete all items below. Do not leave items blank. Enter zero where appropriate.

| Do not enter monthly amounts. | Calendar Year 1978 | Summer 1979 3 months | Estimated Academic Year 1979-80 9 months |
|---|---|---|---|
| 49 STUDENT'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.) | $ 4500 | $ 1125 | $ 720 |
| 50 SPOUSE'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.) | $ 0 | $ 0 | $ 0 |
| 51 OTHER TAXABLE INCOME (interest, dividends, etc.) | $ 0 | $ 0 | $ 0 |
| 52 ADJUSTED GROSS INCOME (line 31 of IRS Form 1040 or line 10 of IRS Form 1040A) (Do not include work-study earnings. See instructions.) | $ 4500 | | |
| 53 NONTAXABLE INCOME AND BENEFITS (See instructions. Do not include social security or veterans educational benefits reported in 83-86.) | $ 0 | $ 0 | $ 0 |
| 54 FINANCIAL ASSISTANCE FROM STUDENT'S PARENTS | | $ 0 | $ 150 |
| 55 FINANCIAL ASSISTANCE FROM SPOUSE'S PARENTS | | $ 0 | $ 0 |
| 56 GRANTS, SCHOLARSHIPS, EDUCATIONAL LOANS, WORK-STUDY (Include only aid actually awarded.) | | $ 0 | $ 0 |
| 57 U.S. INCOME TAX PAID (line 47 of IRS Form 1040 or line 13 of IRS Form 1040A) | $ 300 | | |
| 58 IRS ITEMIZED DEDUCTIONS (line 39 of Schedule A, IRS Form 1040) | $ 0 | | |
| 59 MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions.) | $ 150 | $ 40 | $ 110 |
| 60 CASUALTY OR THEFT LOSSES) (See instructions.) | $ 0 | $ 0 | $ 0 |
| 61 UNREIMBURSED ELEMENTARY AND HIGH SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN | $ 0 | $ 0 | $ 0 |
| 62 OTHER UNUSUAL EXPENSES | $ 0 | $ 0 | $ 315 |

**80 Use this space to explain all circled items and any unusual circumstances. If more space is needed, attach additional sheets of paper.** 00

21. Child support - $100 per month for each child under age 18.
26. Medical and dental expenses not covered by insurance: Doctors, $250; optometrist, $150; dentist, $600.
59. 1978: Doctor's bills, $150; 1979-80: Estimated expenses.
62. Other unusual expenses, 1979-80: Bus fare to and from school.

| | Calendar Year 1978 | July 1, 1979-June 30, 1980 |
|---|---|---|
| 83 AMOUNT OF SOCIAL SECURITY BENEFITS to be received per month | $ 0 | $ 0 |
| 84 NUMBER OF MONTHS social security benefits to be received | 0 | 0 |
| 85 AMOUNT OF VETERANS EDUCATIONAL BENEFITS to be received per month | | $ 0 |
| 86 NUMBER OF MONTHS veterans educational benefits to be received | | 0 |

| | Present Market Value | Unpaid Mortgage Principal or Debts |
|---|---|---|
| 67 CASH, SAVINGS, AND CHECKING ACCOUNTS (Do not leave blank.) ▶ $ 300 | | |
| 68 HOME, IF OWNED OR BEING PURCHASED — YEAR PURCHASED 19 -- PURCHASE PRICE $ 0 | $ 0 | $ 0 |
| 69 INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) AND OTHER REAL ESTATE | $ 0 | $ 0 |
| 70 BUSINESS (Include your share of all business assets noted in instructions.) | $ 0 | $ 0 |
| 71 FARM (Include your share of all farm assets noted in instructions.) | $ 0 | $ 0 |
| 72 CONSUMER INDEBTEDNESS | | $ 360 |
| 73 OTHER INDEBTEDNESS (Do not include any debts entered above.) | | $ 0 |

74A STUDENT'S ENTRIES FOR 1978 in 45 through 52, 57 through 60, and 74B (Check only one box.) 1 ☐ are from a completed 1978 U.S. income tax return 2 ☒ are estimated 3 ☐ Student (and spouse) will not file a 1978 U.S. income tax return.

74B TOTAL NUMBER OF EXEMPTIONS claimed on student's (and spouse's) 1978 U.S. income tax return 1978 0 1

75 TOTAL SIZE OF STUDENT'S HOUSEHOLD (Include the student named on this form, spouse, and dependent children. Include other dependents if they meet criteria stated in the instructions.) 1979-80 0 1

76 NUMBER IN COLLEGE. Of the number entered in 75, how many will be enrolled in college or other education beyond high school at least half-time during the 1979-80 academic year? 1979-80 0 1

77 STUDENT'S OCCUPATION: Clerk — STUDENT'S EMPLOYER: Allport Ins. Co. — 78 SPOUSE'S OCCUPATION: ----------

79 PROVIDE INFORMATION BELOW FOR **SPOUSE, CHILDREN, AND OTHER DEPENDENTS** ENTERED IN 75.

| A. Name (If you need additional space, use 80.) | B. Age | C. Name of institution to be attended in 1979-80 | D. Year in school in 1979-80 | E. Unreimbursed tuition and fees | F. Enrolled: Full-time | F. Enrolled: Half-time or more |
|---|---|---|---|---|---|---|
| 1. -------- | | | | $ | | |
| 2. | | | | $ | | |
| 3. | | | | $ | | |

## Institutions and Programs to Receive This FAF

81 If you are applying for financial aid from institutions, states, and other programs and want them to receive your FAF, enter their complete names, addresses, and CSS code numbers and enclose appropriate fee. Obtain code numbers from the enclosed CSS Code List. If a code number is not available, leave the CSS code number box blank.

Do not enter the BEOG Program in this item. If you are applying ONLY to the BEOG Program, leave this item and 82 blank and complete 83 and 84.

| NAME | CITY | STATE | CSS CODE NO |
|---|---|---|---|
| Glendale Comm. College, Glendale, CA | | | 4327 |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

82 **Check the box next to the number of institutions and programs entered in 81, above and mail this FAF with check or money order for appropriate amount to the College Scholarship Service.**

1 ☒ $4.75 2 ☐ $7.25 3 ☐ $9.75 4 ☐ $12.25 5 ☐ $14.75 6 ☐ $17.25

● If you wish to receive a report of your **CSS Estimated Contribution,** check here and add $1 to the amount checked above ☐ $1.00

## Consent Statement for BEOG Program

83 Do you authorize information from this FAF to be released to the BEOG Program in order to be considered for BEOG assistance? (There is no charge for applying to the BEOG Program.) Yes ☒ 1 No ☐ 2

If yes, enter your first two institutional choices, so that the BEOG Program can notify these institutions of your BEOG status. (If you want institutions to receive your FAF, be sure to list them at 81 above and enclose the appropriate fee.)

| NAME | CITY | STATE | CSS CODE NO |
|---|---|---|---|
| Glendale Comm. College, Glendale, CA | | | 4327 |
| | | | |

84 Do you authorize the BEOG Program to release the appropriate information provided on this form (including any new information or corrections for the 1979-80 academic year) to the agency administering financial aid programs in your state of legal residence for the purpose of calculating state awards, verifying data provided on state student aid applications, and conducting research? Yes ☒ 1 No ☐ 2

## Student's Statement and Signatures

I (We) declare that the information reported is true, correct, and complete. I (We) authorize the CSS to transmit the information on this form to state student aid programs, when an institution or a program is listed in 81, for the purpose of assisting the student in being considered for financial aid. I (We) agree to provide, if requested, any documentation, including a copy of my (our) state or U.S. income tax return, to the CSS or any of the authorized recipients, including the BEOG Program. I (We) understand that failure to provide documentation may result in denial of aid.

1. Gail L. Thomas — Student's Signature — Father's Signature

2. Louise B. Thomas — Spouse's Signature — Mother's Signature

Student's Telephone: (213) 738-8470 (AREA NUMBER)

Date Completed: 01 (MONTH) 15 (DAY) 79 (YEAR)

**COLLEGE SCHOLARSHIP SERVICE OF THE COLLEGE BOARD**

**FINANCIAL AID FORM NEED ANALYSIS REPORT**
**ACADEMIC YEAR 1979-80**
**CONFIDENTIAL**

## STUDENT'S INFORMATION

| Student's Name: Last | First | MI | Sex | Date of Birth | Age | Social Security Number | Year in College | Marital Status * | Family Members | Dependency Status ** | Unusual Conditions *** | Revision | Date Printed: Mo | Day | CSS Identification Number | CSS Code |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| THOMAS | GAIL | L | F | 03 18 57 | 21 | 936 89 4194 | 1 | 1 | 1 | 1 | | | 01 | 28 | P620100 | 4327 |

## COMPUTATION OF STUDENT'S AVAILABLE INCOME

| Taxable Income | U.S. Income Tax | F.I.C.A. Tax | Employment Allowance | Total Allowances | Taxable Income after Allowances | Nontaxable Income: Social Security Benefits | Veterans Educational Benefits | Assistance from Student's Parents | Other Nontaxable Income and Benefits | Student's Available Income ① |
|---|---|---|---|---|---|---|---|---|---|---|
| 1845 | 0 | 111 | 0 | 111 | 1734 | 0 | 0 | 150 | 0 | 1884 |

## COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS

| Cash and Bank Accounts | Home Equity | Investments and Other Real Estate Equity | Adjusted Business or Farm Net Worth | Net Worth | Asset Protection Allowance | Discretionary Net Worth | Conversion % | Student's Contribution from Assets ② |
|---|---|---|---|---|---|---|---|---|
| 300 | 0 | 0 | 0 | 300 | 0 | 300 | 35 | 105 |

## COMPUTATION OF PARENTS' AVAILABLE INCOME

| Taxable and Nontaxable Income | Social Security Adjustment | Total Income | U.S. Income Tax | F.I.C.A. Tax | State and Other Taxes | Medical-Dental Expenses | Casualty or Theft Loss(es) | Employment Allowance | Standard Maintenance Allowance | Total Allowances | Parents' Available Income |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 14700 | 0 | 14700 | 1300 | 744 | 1470 | 59 | 0 | 2000 | 8240 | 13813 | 887 |

## COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

| Home Equity | Other Real Estate Equity | Investments Equity | Adjusted Business or Farm Net Worth | Cash and Bank Accounts | Net Worth | Asset Protection Allowance | Discretionary Net Worth | Conversion % | Income Supplement |
|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 150 | 150 | 12640 | -12490 | 6 | -749 |

## PARENTS' INFORMATION

| Family Members | Family Members in College | Family Status † | Unusual Conditions †† |
|---|---|---|---|
| 4 | 1 | 4 | H |

## COMPUTATION OF PARENTS' CONTRIBUTION

| Avail. Income and Income Supplement | Parents' Share of Student's Soc. Sec. Benefits | Adjusted Available Income | Total Parents' Contribution | Parents' Contribution from Income | Parents' Contribution from Assets | Parents' Contribution for Student |
|---|---|---|---|---|---|---|
| 138 | 0 | 138 | 30 | 195 | -165 | 30 |

## STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED

| Budget Type | Duration of Budget | Expense Budget: Tuition, Fees, Books & Supplies | Expense Budget: Living Expenses | Expense Budget: Total Expenses | Student's Contribution: Available Income | Student's Contribution: Contribution from Assets | Student's Contribution: Summer Savings | Parents' Contribution | Total Family Contribution | Estimated Financial Need |
|---|---|---|---|---|---|---|---|---|---|---|
| Institutional 1 | 12 | 150 | 4500 | 4650 | 1884 | 105 | 0 | | 1989 | 2661 |
| Institutional 2 | 12 | 1260 | 4500 | 5760 | 1884 | 105 | 0 | | 1989 | 3771 |
| Institutional 3 | 9 | 150 | 3375 | 3525 | 827 | 78 | 500 | | 1405 | 2120 |
| Institutional Adjustments | | | | | | | | | | |

**ESTIMATED BASIC GRANT**

Index = 2424

**ELIGIBILITY**

PROBABLY NOT ELIGIBLE

84

## Description of Harry Stein case

Harry is a 30-year-old married student with two children. He is entering his first year of graduate school. Harry's wife provides most of their resources through earnings from her job; however, Harry has some earnings from summer employment as a truck driver. Standard U.S. income and F.I.C.A. taxes are computed against the family's income.

The institution has chosen to have the CSS include a student's spouse's employment allowance (equal to 50 percent of the first $4,000 of spouse's income) in the calculation of the student's taxable income after allowances.

The Stein family owns its home which shows a small equity. They also have some savings. In computing the student's contribution from assets, the CSS protects an increasing amount of a student's assets as age and family responsibilities increase. An asset protection allowance of $3,770 is granted against net assets. The conversion of assets into a contribution is based on a conversion rate of 35 percent.

The institutional budget 1 analysis for the self-supporting student allows the institution to use either its own budget figures or the independent student allowance (ISA). The ISA is based on the Bureau of Labor Statistics lower-budget data and represents the standard costs for basic consumer expenditures as well as allowances for state and local income and consumer taxes. In this case, the institution has provided its own living expenses figure, which is added to tuition, fees, books, and supplies to arrive at the student's total expenses.

The analysis of institutional budgets 1 and 2 may represent data for either the 9- or 12-month period that the institution has designated. Institutional budget 3 can be utilized for any duration of analysis that the institution chooses. In this case, the expenses and estimate of need in institutional budget 3 are for a 9-month period.

The 9-month analysis reflects one of the CSS options for treatment of summer savings for a self-supporting student. A three months' portion of the "living expenses" entry is subtracted from the difference between 9- and 12-months' calculations of the student's available income. The remainder is considered summer savings.

# Financial Aid Form (FAF)

**Academic Year 1979-80**

Q730239

*Both Name and Case Are Fictitious*

| | | |

**Student's Information (continued) — All students should complete all items below. Do not leave items blank. Enter zero where appropriate.**

| Do not enter monthly amounts. | Calendar Year 1978 | Summer 1979 3 months | Estimated Academic Year 1979-80 9 months |
|---|---|---|---|
| 49 STUDENT'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.) | $ 2460 | $ 1200 | $ 0 |
| 50 SPOUSE'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.) | $ 5100 | $ 1325 | $ 3975 |
| 51 OTHER TAXABLE INCOME (interest, dividends, etc.) | $ 0 | $ 0 | $ 0 |
| 52 ADJUSTED GROSS INCOME (line 31 of IRS Form 1040 or line 10 of IRS Form 1040A) (Do not include work-study earnings. See instructions.) | $ 7560 | | |
| 53 NONTAXABLE INCOME AND BENEFITS (See instructions. Do not include social security or veterans educational benefits reported in 63-66.) | $ 0 | $ 0 | $ 0 |
| 54 FINANCIAL ASSISTANCE FROM STUDENT'S PARENTS | | $ 0 | $ 0 |
| 55 FINANCIAL ASSISTANCE FROM SPOUSE'S PARENTS | | $ 0 | $ 0 |
| 56 GRANTS, SCHOLARSHIPS, EDUCATIONAL LOANS, WORK-STUDY (Include only aid actually awarded.) | | $ 0 | $ 0 |
| 57 U.S. INCOME TAX PAID (line 47 of IRS Form 1040 or line 13 of IRS Form 1040A) | $ 275 | | |
| 58 IRS ITEMIZED DEDUCTIONS (line 30 of Schedule A, IRS Form 1040) | $ 0 | | |
| 59 MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions.) | $ 490 | $ 125 | $ 375 |
| 60 CASUALTY OR THEFT LOSSES) (See instructions.) | $ 0 | $ 0 | $ 0 |
| 61 UNREIMBURSED ELEMENTARY AND HIGH SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN | $ 0 | $ 0 | $ 0 |
| 62 OTHER UNUSUAL EXPENSES | $ 0 | $ 600 | $ 1900 |

## Explanations and Unusual Circumstances

**00**

**60 Use this space to explain all circled items and any unusual circumstances. If more space is needed, attach additional sheets of paper.**

59. Medical and dental expenses not covered by insurance: 1978 -- Dr. Arnold, $300; Dr. Contrera, $190. 1979-80 -- Estimated expenses.

62. Other unusual expenses:

| | Summer 1978 | Acad. Year 1979-80 |
|---|---|---|
| Transportation: | | |
| Car upkeep, gas, oil, etc. | $240 | $ 850 |
| Car insurance | 70 | 220 |
| Bus fare for Roberta | 40 | 130 |
| Child care | 250 | 700 |
| | $600 | $1900 |

SAR USE ONLY

## Student's Benefits

| | Calendar Year 1978 | July 1, 1979-June 30, 1980 |
|---|---|---|
| 63 AMOUNT OF SOCIAL SECURITY BENEFITS to be received **per month** | $ 0 | $ 0 |
| 64 NUMBER OF MONTHS social security benefits to be received | 0 | 0 |
| 65 AMOUNT OF VETERANS EDUCATIONAL BENEFITS to be received **per month** | | $ 0 |
| 66 NUMBER OF MONTHS veterans educational benefits to be received | | 0 |

## Student's Assets and Indebtedness

| | Present Market Value | Unpaid Mortgage Principal or Debts |
|---|---|---|
| 67 CASH, SAVINGS, AND CHECKING ACCOUNTS (Do not leave blank.) | | $ 500 |
| 68 HOME, IF OWNED OR BEING PURCHASED — YEAR PURCHASED 1967 — PURCHASE PRICE $ 14500 | $ 20000 | $ 14500 |
| 69 INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) AND OTHER REAL ESTATE | $ 0 | $ 0 |
| 70 BUSINESS (Include your share of all business assets noted in instructions.) | $ 0 | $ 0 |
| 71 FARM (Include your share of all farm assets noted in instructions.) | $ 0 | $ 0 |
| 72 CONSUMER INDEBTEDNESS | | $ 1500 |
| 73 OTHER INDEBTEDNESS (Do not include any debts entered above.) | | $ 0 |

## Institutions and Programs to Receive This FAF

**81** If you are applying for financial aid from institutions, states, and other programs and want them to receive your FAF, enter their complete names, addresses, and CSS code numbers and enclose appropriate fee. Obtain code numbers from the enclosed CSS Code List. If a code number is not available, leave the CSS code number box blank.

Do not enter the BEOG Program in this item. If you are applying ONLY to the BEOG Program, leave this item and 82 blank and complete 83 and 84.

| NAME | CITY | STATE | CSS CODE NO. |
|---|---|---|---|
| U. Texas at Arlington, | Arlington, | TX | 6013 |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

**82 Check the box next to the number of institutions and programs entered in 81. above and mail this FAF with check or money order for appropriate amount to the College Scholarship Service.**

1 [X] $4.75 2 [ ] $7.25 3 [ ] $9.75 4 [ ] $12.25 5 [ ] $14.75 6 [ ] $17.25

● If you wish to receive a report of your **CSS Estimated Contribution**, check here and add $1 to the amount checked above [ ] $1.00

## Basic Educational Opportunity Grant Program

**83** Do you authorize information from this FAF to be released to the BEOG Program in order to be considered for BEOG assistance? (There is no charge for applying to the BEOG Program.) Yes [ ] 1 No [X] 2

If yes, enter your first two institutional choices, so that the BEOG Program can notify these institutions of your BEOG status. (If you want institutions to receive your FAF, be sure to list them at 81 above and enclose the appropriate fee.)

| NAME | CITY | STATE | CSS CODE NO. |
|---|---|---|---|
| | | | |
| | | | |

**84** Do you authorize the BEOG Program to release the appropriate information provided on this form (including any new information or corrections for the 1979-80 academic year) to the agency administering financial aid programs in your state of legal residence for the purpose of calculating state awards, verifying data provided on state student aid applications, and conducting research? Yes [ ] 1 No [X] 2

**74A** STUDENT'S ENTRIES FOR 1978 in 49 through 52, 57 through 60, and 74B (Check only one box.) 1 [X] are from a completed 1978 U.S. income tax return 2 [ ] are estimated 3 [ ] Student (and spouse) will not file a 1978 U.S. income tax return

**74B** TOTAL NUMBER OF EXEMPTIONS claimed on student's (and spouse's) 1978 U.S. income tax return — **1978** 0 4

**75** TOTAL SIZE OF STUDENT'S HOUSEHOLD (Include the student named on this form, spouse, and dependent children. Include other dependents if they meet criteria stated in the instructions.) — **1979-80** 0 4

**76** NUMBER IN COLLEGE. Of the number entered in 75, how many will be enrolled in college or other education beyond high school at least half-time during the 1979-80 academic year? — **1979-80** 0 1

**77** STUDENT'S OCCUPATION: Truck driver | STUDENT'S EMPLOYER: Atlas Const. Co. | **78** SPOUSE'S OCCUPATION: Secretary

**79** PROVIDE INFORMATION BELOW FOR **SPOUSE, CHILDREN, AND OTHER DEPENDENTS** ENTERED IN 75.

| A Name (If you need additional space, use 99.) | B Age | C Name of institution to be attended in 1979-80 | D Year in school in 1979-80 | E Unreimbursed tuition and fees | F Enrolled Full-time | F Enrolled Half-time or more |
|---|---|---|---|---|---|---|
| 1 Roberta L. | 28 | | | $ | | |
| 2 Anna | 8 | Lincoln El | 3rd | $ 0 | x | |
| 3 Rachel | 4 | | | $ | | |

## Certification and Authorization

I (We) declare that the information reported is true, correct, and complete. I (We) authorize the CSS to transmit the information on this form to state student aid programs, when an institution or a program is listed in 81. for the purpose of assisting the student in being considered for financial aid. I (We) agree to provide, if requested, any documentation including a copy of my (our) state or U.S. income tax return, to the CSS or any of the authorized recipients, including the BEOG Program. I (We) understand that failure to provide documentation may result in denial of aid.

1. Harry K. Stein — Student's Signature
2. Roberta L. Stein — Spouse's Signature
3. Father's Signature
4. Mother's Signature

Student's Telephone: (214) 778-6512 (AREA NUMBER) — Date Completed: 02 (MONTH) 25 (DAY) 79 (YEAR)

**COLLEGE SCHOLARSHIP SERVICE**
**OF THE COLLEGE BOARD**

FINANCIAL AID FORM NEED ANALYSIS REPORT
ACADEMIC YEAR 1979-80

**CONFIDENTIAL**

## STUDENT'S INFORMATION

| Student's Name: Last | First | MI | Sex | Date of Birth | Age | Social Security Number | Year in College | Marital Status * | Family Members | Dependency Status ** | Unusual Conditions *** | Revision | Date Printed: Mo | Day | CSS Identification Number | CSS Code |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| STEIN | HARRY | K | M | 09 12 48 | 30 | 494 6032 | 6 | 2 | 4 | 1 | | | 03 | 10 | Q730239 | 6013 |

## COMPUTATION OF STUDENT'S AVAILABLE INCOME

| Taxable Income | U.S. Income Tax | F.I.C.A. Tax | Employment Allowance | Total Allowances | Taxable Income after Allowances | Nontaxable Income: Social Security Benefits | Veterans Educational Benefits | Assistance from Student's Parents | Other Nontaxable Income and Benefits | Student's Available Income ① |
|---|---|---|---|---|---|---|---|---|---|---|
| 6500 | 0 | 392 | 2000 | 2392 | 4108 | 0 | 0 | 0 | 0 | 4108 |

## COMPUTATION OF STUDENT'S CONTRIBUTION FROM ASSETS

| Cash and Bank Accounts | Home Equity | Investments and Other Real Estate Equity | Adjusted Business or Farm Net Worth | Net Worth | Asset Protection Allowance | Discretionary Net Worth | Conversion % | Student's Contribution from Assets ② |
|---|---|---|---|---|---|---|---|---|
| 500 | 5500 | 0 | 0 | 6000 | 3770 | 2230 | 35 | 780 |

## COMPUTATION OF PARENTS' AVAILABLE INCOME

| Taxable and Nontaxable Income | Social Security Adjustment | Total Income | U.S. Income Tax | F.I.C.A. Tax | State and Other Taxes | Medical-Dental Expenses | Casualty or Theft Loss(es) | Employment Allowance | Standard Maintenance Allowance | Total Allowances | Parents' Available Income |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | |

## COMPUTATION OF INCOME SUPPLEMENT FROM PARENTS' ASSETS

| Home Equity | Other Real Estate Equity | Investments Equity | Adjusted Business or Farm Net Worth | Cash and Bank Accounts | Net Worth | Asset Protection Allowance | Discretionary Net Worth | Conversion % | Income Supplement |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | |

## PARENTS' INFORMATION

| Family Members | Family Members in College | Family Status † | Unusual Conditions †† |
|---|---|---|---|
| | | | |

## COMPUTATION OF PARENTS' CONTRIBUTION

| Avail. Income and Income Supplement | Parents' Share of Student's Soc. Sec. Benefits | Adjusted Available Income | Total Parents' Contribution | Parents' Contribution from Income | Parents' Contribution from Assets | Parents' Contribution for Student |
|---|---|---|---|---|---|---|
| | | | | | | |

## STUDENT'S EXPENSE BUDGETS AND ESTIMATES OF FINANCIAL NEED

| Budget Type | Duration of Budget | Expense Budget: Tuition, Fees, Books & Supplies | Expense Budget: Living Expenses | Expense Budget: Total Expenses | Student's Contribution: Available Income | Student's Contribution: Contribution from Assets | Student's Contribution: Summer Savings | Parents' Contribution | Total Family Contribution | Estimated Financial Need |
|---|---|---|---|---|---|---|---|---|---|---|
| Institutional 1 | 12 | 600 | 6300 | 6900 | 4108 | 780 | 0 | | 4888 | 2012 |
| Institutional 2 | 12 | 1670 | 6300 | 7970 | 4108 | 780 | 0 | | 4888 | 3082 |
| Institutional 3 | 9 | 600 | 4725 | 5325 | 1748 | 585 | 801 | | 3134 | 2191 |
| Institutional Adjustments | | | | | | | | | | |

**ESTIMATED BASIC GRANT**

Index = 1786

**ELIGIBILITY**

INELIGIBLE BASED ON SCHOOL YEAR

88

**Appendix 1. Tables**

**Appendix 2. Financial Aid Form**

**Appendix 3. Guide to the Edited Financial Aid Form**

**Appendix 4. CSS Council and committees**

**Appendix 5. The College Board offices**

# Appendix 1. Tables

**Table A. Standard U.S. income tax by adjusted gross income and number of family members for family filing joint income tax return (1978 rates)**

| Adjusted gross income | Number of family members | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| $ 2,875–$ 3,124 | | | | | | | | | | | |
| 3,125– 3,374 | | | | | | | | | | | |
| 3,375– 3,624 | | | | | | | | | | | |
| 3,625– 3,874 | | | | | | | | | | | |
| 3,875– 4,124 | | | | | | | | | | | |
| 4,125– 4,374 | | | | | | | | | | | |
| 4,375– 4,624 | | | | | | | | | | | |
| 4,625– 4,874 | | | | | | | | | | | |
| 4,875– 5,124 | | | | | | | | | | | |
| 5,125– 5,374 | | | | | | | | | | | |
| 5,375– 5,624 | $ 40 | | | | | | | | | | |
| 5,625– 5,874 | 70 | | | | | | | | | | |
| 5,875– 6,124 | 110 | | | | | | | | | | |
| 6,125– 6,374 | 150 | | | | | | | | | | |
| 6,375– 6,624 | 190 | $ 40 | | | | | | | | | |
| 6,625– 6,874 | 220 | 80 | | | | | | | | | |
| 6,875– 7,124 | 260 | 110 | | | | | | | | | |
| 7,125– 7,374 | 300 | 150 | | | | | | | | | |
| 7,375– 7,624 | 340 | 190 | $ 40 | | | | | | | | |
| 7,625– 7,874 | 380 | 230 | 80 | | | | | | | | |
| 7,875– 8,124 | 430 | 270 | 120 | | | | | | | | |
| 8,125– 8,374 | 470 | 310 | 150 | $ 10 | | | | | | | |
| 8,375– 8,624 | 510 | 350 | 190 | 40 | | | | | | | |
| 8,625– 8,874 | 540 | 390 | 230 | 80 | | | | | | | |
| 8,875– 9,124 | 590 | 430 | 270 | 120 | | | | | | | |
| 9,125– 9,374 | 630 | 480 | 310 | 160 | $ 10 | | | | | | |
| 9,375– 9,624 | 670 | 520 | 360 | 200 | 50 | | | | | | |
| 9,625– 9,874 | 710 | 570 | 400 | 240 | 80 | | | | | | |
| 9,875– 10,124 | 760 | 610 | 440 | 280 | 120 | | | | | | |
| 10,125– 10,374 | 800 | 660 | 480 | 320 | 160 | $ 10 | | | | | |
| 10,375– 10,624 | 840 | 710 | 530 | 360 | 200 | 50 | | | | | |
| 10,625– 10,874 | 880 | 760 | 580 | 410 | 240 | 90 | | | | | |
| 10,875– 11,124 | 930 | 800 | 630 | 450 | 290 | 130 | | | | | |
| 11,125– 11,374 | 970 | 840 | 670 | 500 | 330 | 170 | $ 10 | | | | |
| 11,375– 11,624 | 1,010 | 880 | 720 | 540 | 370 | 210 | 50 | | | | |
| 11,625– 11,874 | 1,050 | 930 | 770 | 590 | 410 | 250 | 90 | | | | |
| 11,875– 12,124 | 1,100 | 970 | 820 | 640 | 460 | 290 | 130 | | | | |
| 12,125– 12,374 | 1,140 | 1,010 | 860 | 690 | 510 | 340 | 170 | $ 20 | | | |
| 12,375– 12,624 | 1,180 | 1,050 | 910 | 730 | 560 | 380 | 220 | 60 | | | |
| 12,625– 12,874 | 1,230 | 1,100 | 960 | 780 | 600 | 430 | 260 | 100 | | | |
| 12,875– 13,124 | 1,280 | 1,140 | 1,010 | 830 | 650 | 470 | 300 | 140 | | | |
| 13,125– 13,374 | 1,330 | 1,180 | 1,050 | 880 | 700 | 520 | 340 | 180 | $ 20 | | |
| 13,375– 13,624 | 1,380 | 1,230 | 1,100 | 920 | 750 | 570 | 390 | 220 | 60 | | |
| 13,625– 13,874 | 1,430 | 1,280 | 1,140 | 970 | 790 | 620 | 440 | 270 | 100 | | |

## Table A. . . . for family filing joint income tax return, continued

| Adjusted gross income | Number of family members | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| $13,875–$14,124 | $1,480 | $1,330 | $1,180 | $1,020 | $ 840 | $ 660 | $ 490 | $ 310 | $ 150 | | |
| 14,125– 14,374 | 1,540 | 1,380 | 1,230 | 1,070 | 890 | 710 | 530 | 360 | 190 | $ 30 | |
| 14,375– 14,624 | 1,590 | 1,430 | 1,280 | 1,110 | 940 | 760 | 580 | 400 | 230 | 70 | |
| 14,625– 14,874 | 1,650 | 1,480 | 1,330 | 1,160 | 980 | 810 | 630 | 450 | 270 | 110 | |
| 14,875– 15,124 | 1,700 | 1,540 | 1,380 | 1,210 | 1,030 | 850 | 680 | 500 | 320 | 150 | |
| 15,125– 15,374 | 1,760 | 1,590 | 1,430 | 1,270 | 1,080 | 900 | 720 | 550 | 370 | 200 | $ 30 |
| 15,375– 15,624 | 1,810 | 1,650 | 1,480 | 1,320 | 1,130 | 950 | 770 | 590 | 420 | 240 | 80 |
| 15,625– 15,874 | 1,870 | 1,700 | 1,540 | 1,380 | 1,180 | 1,000 | 820 | 640 | 460 | 290 | 120 |
| 15,875– 16,124 | 1,920 | 1,760 | 1,590 | 1,430 | 1,230 | 1,040 | 870 | 690 | 510 | 330 | 160 |
| 16,125– 16,374 | 1,980 | 1,810 | 1,650 | 1,480 | 1,290 | 1,090 | 910 | 740 | 560 | 380 | 200 |
| 16,375– 16,624 | 2,030 | 1,870 | 1,700 | 1,540 | 1,340 | 1,140 | 960 | 780 | 610 | 430 | 250 |
| 16,625– 16,874 | 2,090 | 1,920 | 1,760 | 1,590 | 1,400 | 1,200 | 1,010 | 830 | 650 | 480 | 300 |
| 16,875– 17,124 | 2,150 | 1,980 | 1,810 | 1,650 | 1,450 | 1,250 | 1,060 | 880 | 700 | 520 | 350 |
| 17,125– 17,374 | 2,210 | 2,030 | 1,870 | 1,700 | 1,510 | 1,310 | 1,110 | 930 | 750 | 570 | 390 |
| 17,375– 17,624 | 2,280 | 2,090 | 1,920 | 1,760 | 1,560 | 1,360 | 1,160 | 970 | 800 | 620 | 440 |
| 17,625– 17,874 | 2,340 | 2,150 | 1,980 | 1,810 | 1,620 | 1,420 | 1,220 | 1,020 | 840 | 670 | 490 |
| 17,875– 18,124 | 2,400 | 2,210 | 2,030 | 1,870 | 1,670 | 1,470 | 1,270 | 1,070 | 890 | 710 | 540 |
| 18,125– 18,374 | 2,460 | 2,280 | 2,090 | 1,920 | 1,730 | 1,530 | 1,330 | 1,130 | 940 | 760 | 580 |
| 18,375– 18,624 | 2,530 | 2,340 | 2,150 | 1,980 | 1,780 | 1,580 | 1,380 | 1,180 | 990 | 810 | 630 |
| 18,625– 18,874 | 2,590 | 2,400 | 2,210 | 2,030 | 1,840 | 1,640 | 1,440 | 1,240 | 1,040 | 860 | 680 |
| 18,875– 19,124 | 2,650 | 2,460 | 2,280 | 2,090 | 1,890 | 1,690 | 1,490 | 1,290 | 1,090 | 900 | 730 |
| 19,125– 19,374 | 2,710 | 2,530 | 2,340 | 2,150 | 1,950 | 1,750 | 1,550 | 1,350 | 1,150 | 950 | 770 |
| 19,375– 19,624 | 2,780 | 2,590 | 2,400 | 2,210 | 2,000 | 1,800 | 1,600 | 1,400 | 1,200 | 1,000 | 820 |
| 19,625– 19,874 | 2,840 | 2,650 | 2,460 | 2,280 | 2,060 | 1,860 | 1,660 | 1,460 | 1,260 | 1,060 | 870 |
| 19,875– 20,124 | 2,900 | 2,710 | 2,530 | 2,340 | 2,120 | 1,910 | 1,710 | 1,510 | 1,310 | 1,110 | 920 |
| 20,125– 20,374 | 2,960 | 2,780 | 2,590 | 2,400 | 2,180 | 1,970 | 1,770 | 1,570 | 1,370 | 1,170 | 970 |
| 20,375– 20,624 | 3,030 | 2,840 | 2,650 | 2,460 | 2,250 | 2,020 | 1,820 | 1,620 | 1,420 | 1,220 | 1,020 |
| 20,625– 20,874 | 3,090 | 2,900 | 2,710 | 2,530 | 2,310 | 2,090 | 1,880 | 1,680 | 1,480 | 1,280 | 1,080 |
| 20,875– 21,124 | 3,160 | 2,960 | 2,780 | 2,590 | 2,370 | 2,150 | 1,930 | 1,730 | 1,530 | 1,330 | 1,130 |
| 21,125– 21,374 | 3,230 | 3,030 | 2,840 | 2,650 | 2,430 | 2,210 | 1,990 | 1,790 | 1,590 | 1,390 | 1,190 |
| 21,375– 21,624 | 3,300 | 3,090 | 2,900 | 2,710 | 2,500 | 2,270 | 2,050 | 1,840 | 1,640 | 1,440 | 1,240 |
| 21,625– 21,874 | 3,370 | 3,160 | 2,960 | 2,780 | 2,560 | 2,340 | 2,110 | 1,900 | 1,700 | 1,500 | 1,300 |
| 21,875– 22,124 | 3,440 | 3,230 | 3,030 | 2,840 | 2,620 | 2,400 | 2,180 | 1,950 | 1,750 | 1,550 | 1,350 |
| 22,125– 22,374 | 3,510 | 3,300 | 3,090 | 2,900 | 2,680 | 2,460 | 2,240 | 2,020 | 1,810 | 1,610 | 1,410 |
| 22,375– 22,624 | 3,580 | 3,370 | 3,160 | 2,960 | 2,750 | 2,520 | 2,300 | 2,080 | 1,860 | 1,660 | 1,460 |
| 22,625– 22,874 | 3,650 | 3,440 | 3,230 | 3,030 | 2,810 | 2,590 | 2,360 | 2,140 | 1,920 | 1,720 | 1,520 |
| 22,875– 23,124 | 3,720 | 3,510 | 3,300 | 3,090 | 2,870 | 2,650 | 2,430 | 2,200 | 1,980 | 1,770 | 1,570 |
| 23,125– 23,374 | 3,790 | 3,580 | 3,370 | 3,160 | 2,930 | 2,710 | 2,490 | 2,270 | 2,040 | 1,830 | 1,630 |
| 23,375– 23,624 | 3,860 | 3,650 | 3,440 | 3,230 | 3,000 | 2,770 | 2,550 | 2,330 | 2,110 | 1,880 | 1,680 |
| 23,625– 23,874 | 3,930 | 3,720 | 3,510 | 3,300 | 3,060 | 2,840 | 2,610 | 2,390 | 2,170 | 1,950 | 1,740 |
| 23,875– 24,124 | 4,000 | 3,790 | 3,580 | 3,370 | 3,130 | 2,900 | 2,680 | 2,450 | 2,230 | 2,010 | 1,790 |
| 24,125– 24,374 | 4,070 | 3,860 | 3,650 | 3,440 | 3,200 | 2,960 | 2,740 | 2,520 | 2,290 | 2,070 | 1,850 |
| 24,375– 24,624 | 4,140 | 3,930 | 3,720 | 3,510 | 3,270 | 3,020 | 2,800 | 2,580 | 2,360 | 2,130 | 1,910 |
| 24,625– 24,874 | 4,210 | 4,000 | 3,790 | 3,580 | 3,340 | 3,090 | 2,860 | 2,640 | 2,420 | 2,200 | 1,970 |

## Table A. . . . for family filing joint income tax return, continued

| Adjusted gross income | Number of family members | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| $24,875–$25,124 | $4,290 | $4,070 | $3,860 | $3,650 | $3,410 | $3,160 | $2,930 | $2,700 | $2,480 | $2,260 | $2,040 |
| 25,125– 25,374 | 4,370 | 4,140 | 3,930 | 3,720 | 3,480 | 3,230 | 2,990 | 2,770 | 2,540 | 2,320 | 2,100 |
| 25,375– 25,624 | 4,450 | 4,210 | 4,000 | 3,790 | 3,550 | 3,300 | 3,060 | 2,830 | 2,610 | 2,380 | 2,160 |
| 25,625– 25,874 | 4,530 | 4,290 | 4,070 | 3,860 | 3,620 | 3,370 | 3,130 | 2,890 | 2,670 | 2,450 | 2,220 |
| 25,875– 26,124 | 4,610 | 4,370 | 4,140 | 3,930 | 3,690 | 3,440 | 3,200 | 2,950 | 2,730 | 2,510 | 2,290 |
| 26,125– 26,374 | 4,690 | 4,450 | 4,210 | 4,000 | 3,760 | 3,510 | 3,270 | 3,020 | 2,790 | 2,570 | 2,350 |
| 26,375– 26,624 | 4,770 | 4,530 | 4,290 | 4,070 | 3,830 | 3,580 | 3,340 | 3,090 | 2,860 | 2,630 | 2,410 |
| 26,625– 26,874 | 4,850 | 4,610 | 4,370 | 4,140 | 3,900 | 3,650 | 3,410 | 3,160 | 2,920 | 2,700 | 2,470 |
| 26,875– 27,124 | 4,930 | 4,690 | 4,450 | 4,210 | 3,970 | 3,720 | 3,480 | 3,230 | 2,990 | 2,760 | 2,540 |
| 27,125– 27,374 | 5,010 | 4,770 | 4,530 | 4,290 | 4,040 | 3,790 | 3,550 | 3,300 | 3,060 | 2,820 | 2,600 |
| 27,375– 27,624 | 5,090 | 4,850 | 4,610 | 4,370 | 4,110 | 3,860 | 3,620 | 3,370 | 3,130 | 2,880 | 2,660 |
| 27,625– 27,874 | 5,170 | 4,930 | 4,690 | 4,450 | 4,180 | 3,930 | 3,690 | 3,440 | 3,200 | 2,950 | 2,720 |
| 27,875– 28,124 | 5,250 | 5,010 | 4,770 | 4,530 | 4,260 | 4,000 | 3,760 | 3,510 | 3,270 | 3,020 | 2,790 |
| 28,125– 28,374 | 5,330 | 5,090 | 4,850 | 4,610 | 4,340 | 4,070 | 3,830 | 3,580 | 3,340 | 3,090 | 2,850 |
| 28,375– 28,624 | 5,410 | 5,170 | 4,930 | 4,690 | 4,420 | 4,150 | 3,900 | 3,650 | 3,410 | 3,160 | 2,920 |
| 28,625– 28,874 | 5,490 | 5,250 | 5,010 | 4,770 | 4,500 | 4,230 | 3,970 | 3,720 | 3,480 | 3,230 | 2,990 |
| 28,875– 29,124 | 5,580 | 5,330 | 5,090 | 4,850 | 4,580 | 4,310 | 4,040 | 3,790 | 3,550 | 3,300 | 3,060 |
| 29,125– 29,374 | 5,670 | 5,410 | 5,170 | 4,930 | 4,660 | 4,390 | 4,110 | 3,860 | 3,620 | 3,370 | 3,130 |
| 29,375– 29,624 | 5,760 | 5,490 | 5,250 | 5,010 | 4,740 | 4,470 | 4,190 | 3,930 | 3,690 | 3,440 | 3,200 |
| 29,625– 29,874 | 5,850 | 5,580 | 5,330 | 5,090 | 4,820 | 4,550 | 4,270 | 4,000 | 3,760 | 3,510 | 3,270 |
| 29,875– 30,124 | 5,940 | 5,670 | 5,410 | 5,170 | 4,900 | 4,630 | 4,350 | 4,080 | 3,830 | 3,580 | 3,340 |
| 30,125– 30,374 | 6,030 | 5,760 | 5,490 | 5,250 | 4,980 | 4,710 | 4,430 | 4,160 | 3,900 | 3,650 | 3,410 |
| 30,375– 30,624 | 6,120 | 5,850 | 5,580 | 5,330 | 5,060 | 4,790 | 4,510 | 4,240 | 3,970 | 3,720 | 3,480 |
| 30,625– 30,874 | 6,210 | 5,940 | 5,670 | 5,410 | 5,140 | 4,870 | 4,590 | 4,320 | 4,040 | 3,790 | 3,550 |
| 30,875– 31,124 | 6,300 | 6,030 | 5,760 | 5,490 | 5,220 | 4,950 | 4,670 | 4,400 | 4,120 | 3,860 | 3,620 |
| 31,125– 31,374 | 6,390 | 6,120 | 5,850 | 5,580 | 5,300 | 5,030 | 4,750 | 4,480 | 4,200 | 3,930 | 3,690 |
| 31,375– 31,624 | 6,480 | 6,210 | 5,940 | 5,670 | 5,380 | 5,110 | 4,830 | 4,560 | 4,280 | 4,010 | 3,760 |
| 31,625– 31,874 | 6,570 | 6,300 | 6,030 | 5,760 | 5,460 | 5,190 | 4,910 | 4,640 | 4,360 | 4,090 | 3,830 |
| 31,875– 32,124 | 6,660 | 6,390 | 6,120 | 5,850 | 5,550 | 5,270 | 4,990 | 4,720 | 4,440 | 4,170 | 3,900 |
| 32,125– 32,374 | 6,750 | 6,480 | 6,210 | 5,940 | 5,640 | 5,350 | 5,070 | 4,800 | 4,520 | 4,250 | 3,970 |
| 32,375– 32,624 | 6,840 | 6,570 | 6,300 | 6,030 | 5,730 | 5,430 | 5,150 | 4,880 | 4,600 | 4,330 | 4,050 |
| 32,625– 32,874 | 6,930 | 6,660 | 6,390 | 6,120 | 5,820 | 5,520 | 5,230 | 4,960 | 4,680 | 4,410 | 4,130 |
| 32,875– 33,124 | 7,030 | 6,750 | 6,480 | 6,210 | 5,910 | 5,610 | 5,310 | 5,040 | 4,760 | 4,490 | 4,210 |
| 33,125– 33,374 | 7,130 | 6,840 | 6,570 | 6,300 | 6,000 | 5,700 | 5,390 | 5,120 | 4,840 | 4,570 | 4,290 |
| 33,375– 33,624 | 7,230 | 6,930 | 6,660 | 6,390 | 6,090 | 5,790 | 5,480 | 5,200 | 4,920 | 4,650 | 4,370 |
| 33,625– 33,874 | 7,320 | 7,030 | 6,750 | 6,480 | 6,180 | 5,880 | 5,570 | 5,280 | 5,000 | 4,730 | 4,450 |
| 33,875– 34,124 | 7,420 | 7,130 | 6,840 | 6,570 | 6,270 | 5,970 | 5,660 | 5,360 | 5,080 | 4,810 | 4,530 |
| 34,125– 34,374 | 7,520 | 7,230 | 6,930 | 6,660 | 6,360 | 6,060 | 5,750 | 5,450 | 5,160 | 4,890 | 4,610 |
| 34,375– 34,624 | 7,620 | 7,320 | 7,030 | 6,750 | 6,450 | 6,150 | 5,840 | 5,540 | 5,240 | 4,970 | 4,690 |
| 34,625– 34,874 | 7,710 | 7,420 | 7,130 | 6,840 | 6,540 | 6,240 | 5,930 | 5,630 | 5,320 | 5,050 | 4,770 |
| 34,875– 35,124 | 7,810 | 7,520 | 7,230 | 6,930 | 6,630 | 6,330 | 6,020 | 5,720 | 5,410 | 5,130 | 4,850 |
| 35,125– 35,374 | 7,910 | 7,620 | 7,320 | 7,030 | 6,720 | 6,420 | 6,110 | 5,810 | 5,500 | 5,210 | 4,930 |
| 35,375– 35,624 | 8,010 | 7,710 | 7,420 | 7,130 | 6,810 | 6,510 | 6,200 | 5,900 | 5,590 | 5,290 | 5,010 |
| 35,625– 35,874 | 8,100 | 7,810 | 7,520 | 7,230 | 6,900 | 6,600 | 6,290 | 5,990 | 5,680 | 5,380 | 5,090 |

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## Table A. . . . for family filing joint income tax return, continued

| Adjusted gross income | Number of family members | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| $35,875–$36,124 | $ 8,200 | $ 7,910 | $ 7,620 | $ 7,320 | $ 7,000 | $ 6,690 | $ 6,380 | $6,080 | $5,770 | $5,470 | $5,170 |
| 36,125– 36,374 | 8,300 | 8,010 | 7,710 | 7,420 | 7,100 | 6,780 | 6,470 | 6,170 | 5,860 | 5,560 | 5,250 |
| 36,375– 36,624 | 8,400 | 8,100 | 7,810 | 7,520 | 7,200 | 6,870 | 6,560 | 6,260 | 5,950 | 5,650 | 5,340 |
| 36,625– 36,874 | 8,500 | 8,200 | 7,910 | 7,620 | 7,290 | 6,970 | 6,650 | 6,350 | 6,040 | 5,740 | 5,430 |
| 36,875– 37,124 | 8,600 | 8,300 | 8,010 | 7,710 | 7,390 | 7,060 | 6,740 | 6,440 | 6,130 | 5,830 | 5,520 |
| 37,125– 37,374 | 8,710 | 8,400 | 8,100 | 7,810 | 7,490 | 7,160 | 6,830 | 6,530 | 6,220 | 5,920 | 5,610 |
| 37,375– 37,624 | 8,810 | 8,500 | 8,200 | 7,910 | 7,590 | 7,260 | 6,930 | 6,620 | 6,310 | 6,010 | 5,700 |
| 37,625– 37,874 | 8,920 | 8,600 | 8,300 | 8,010 | 7,680 | 7,360 | 7,030 | 6,710 | 6,400 | 6,100 | 5,790 |
| 37,875– 38,124 | 9,020 | 8,710 | 8,400 | 8,100 | 7,780 | 7,450 | 7,130 | 6,800 | 6,490 | 6,190 | 5,880 |
| 38,125– 38,374 | 9,130 | 8,810 | 8,500 | 8,200 | 7,880 | 7,550 | 7,220 | 6,900 | 6,580 | 6,280 | 5,970 |
| 38,375– 38,624 | 9,230 | 8,920 | 8,600 | 8,300 | 7,980 | 7,650 | 7,320 | 6,990 | 6,670 | 6,370 | 6,060 |
| 38,625– 38,874 | 9,340 | 9,020 | 8,710 | 8,400 | 8,070 | 7,750 | 7,420 | 7,090 | 6,760 | 6,460 | 6,150 |
| 38,875– 39,124 | 9,440 | 9,130 | 8,810 | 8,500 | 8,170 | 7,840 | 7,520 | 7,190 | 6,860 | 6,550 | 6,240 |
| 39,125– 39,374 | 9,550 | 9,230 | 8,920 | 8,600 | 8,270 | 7,940 | 7,610 | 7,290 | 6,960 | 6,640 | 6,330 |
| 39,375– 39,624 | 9,650 | 9,340 | 9,020 | 8,710 | 8,370 | 8,040 | 7,710 | 7,380 | 7,060 | 6,730 | 6,420 |
| 39,625– 39,874 | 9,760 | 9,440 | 9,130 | 8,810 | 8,470 | 8,140 | 7,810 | 7,480 | 7,150 | 6,830 | 6,510 |
| 39,875– 40,124 | 9,860 | 9,550 | 9,230 | 8,920 | 8,570 | 8,230 | 7,910 | 7,580 | 7,250 | 6,920 | 6,600 |
| 40,125– 40,374 | 9,970 | 9,650 | 9,340 | 9,020 | 8,680 | 8,330 | 8,000 | 7,680 | 7,350 | 7,020 | 6,690 |
| 40,375– 40,624 | 10,070 | 9,760 | 9,440 | 9,130 | 8,780 | 8,430 | 8,100 | 7,770 | 7,450 | 7,120 | 6,790 |
| 40,625– 40,874 | 10,180 | 9,860 | 9,550 | 9,230 | 8,890 | 8,540 | 8,200 | 7,870 | 7,540 | 7,220 | 6,890 |
| 40,875– 41,124 | 10,290 | 9,970 | 9,650 | 9,340 | 8,990 | 8,640 | 8,300 | 7,970 | 7,640 | 7,310 | 6,990 |
| 41,125– 41,374 | 10,400 | 10,070 | 9,760 | 9,440 | 9,100 | 8,750 | 8,400 | 8,070 | 7,740 | 7,410 | 7,080 |
| 41,375– 41,624 | 10,520 | 10,180 | 9,860 | 9,550 | 9,200 | 8,850 | 8,500 | 8,160 | 7,840 | 7,510 | 7,180 |
| 41,625– 41,874 | 10,630 | 10,290 | 9,970 | 9,650 | 9,310 | 8,960 | 8,610 | 8,260 | 7,930 | 7,610 | 7,280 |
| 41,875– 42,124 | 10,740 | 10,400 | 10,070 | 9,760 | 9,410 | 9,060 | 8,710 | 8,360 | 8,030 | 7,700 | 7,380 |
| 42,125– 42,374 | 10,850 | 10,520 | 10,180 | 9,860 | 9,520 | 9,170 | 8,820 | 8,470 | 8,130 | 7,800 | 7,470 |
| 42,375– 42,624 | 10,970 | 10,630 | 10,290 | 9,970 | 9,620 | 9,270 | 8,920 | 8,570 | 8,230 | 7,900 | 7,570 |
| 42,625– 42,874 | 11,080 | 10,740 | 10,400 | 10,070 | 9,730 | 9,380 | 9,030 | 8,680 | 8,330 | 8,000 | 7,670 |
| 42,875– 43,124 | 11,190 | 10,850 | 10,520 | 10,180 | 9,830 | 9,480 | 9,130 | 8,780 | 8,430 | 8,090 | 7,770 |
| 43,125– 43,374 | 11,300 | 10,970 | 10,630 | 10,290 | 9,940 | 9,590 | 9,240 | 8,890 | 8,540 | 8,190 | 7,860 |
| 43,375– 43,624 | 11,420 | 11,080 | 10,740 | 10,400 | 10,040 | 9,690 | 9,340 | 8,990 | 8,640 | 8,290 | 7,960 |
| 43,625– 43,874 | 11,530 | 11,190 | 10,850 | 10,520 | 10,150 | 9,800 | 9,450 | 9,100 | 8,750 | 8,400 | 8,060 |
| 43,875– 44,124 | 11,640 | 11,300 | 10,970 | 10,630 | 10,260 | 9,900 | 9,550 | 9,200 | 8,850 | 8,500 | 8,160 |
| 44,125– 44,374 | 11,750 | 11,420 | 11,080 | 10,740 | 10,370 | 10,010 | 9,660 | 9,310 | 8,960 | 8,610 | 8,260 |
| 44,375– 44,624 | 11,870 | 11,530 | 11,190 | 10,850 | 10,490 | 10,110 | 9,760 | 9,410 | 9,060 | 8,710 | 8,360 |
| 44,625– 44,874 | 11,980 | 11,640 | 11,300 | 10,970 | 10,600 | 10,230 | 9,870 | 9,520 | 9,170 | 8,820 | 8,470 |
| 44,875– 45,124 | 12,100 | 11,750 | 11,420 | 11,080 | 10,710 | 10,340 | 9,970 | 9,620 | 9,270 | 8,920 | 8,570 |
| 45,125– 45,374 | 12,220 | 11,870 | 11,530 | 11,190 | 10,820 | 10,450 | 10,080 | 9,730 | 9,380 | 9,030 | 8,680 |
| 45,375– 45,624 | 12,340 | 11,980 | 11,640 | 11,300 | 10,940 | 10,560 | 10,190 | 9,830 | 9,480 | 9,130 | 8,780 |
| 45,625– 45,874 | 12,460 | 12,100 | 11,750 | 11,420 | 11,050 | 10,680 | 10,300 | 9,940 | 9,590 | 9,240 | 8,890 |

**Table A. Standard U.S. income tax by adjusted gross income and number of family members for individual filing as head of household (1978 rates)**

| Adjusted gross income | Number of family members | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| $ 2,875–$ 3,124 | | | | | | | | | | | | |
| 3,125– 3,374 | | | | | | | | | | | | |
| 3,375– 3,624 | $ 40 | | | | | | | | | | | |
| 3,625– 3,874 | 70 | | | | | | | | | | | |
| 3,875– 4,124 | 110 | | | | | | | | | | | |
| 4,125– 4,374 | 150 | | | | | | | | | | | |
| 4,375– 4,624 | 190 | $ 40 | | | | | | | | | | |
| 4,625– 4,874 | 230 | 70 | | | | | | | | | | |
| 4,875– 5,124 | 260 | 110 | | | | | | | | | | |
| 5,125– 5,374 | 300 | 150 | | | | | | | | | | |
| 5,375– 5,624 | 340 | 190 | $ 40 | | | | | | | | | |
| 5,625– 5,874 | 380 | 230 | 80 | | | | | | | | | |
| 5,875– 6,124 | 420 | 280 | 120 | | | | | | | | | |
| 6,125– 6,374 | 460 | 320 | 160 | | | | | | | | | |
| 6,375– 6,624 | 500 | 370 | 200 | $ 40 | | | | | | | | |
| 6,625– 6,874 | 540 | 410 | 240 | 80 | | | | | | | | |
| 6,875– 7,124 | 580 | 460 | 290 | 120 | | | | | | | | |
| 7,125– 7,374 | 630 | 500 | 330 | 160 | $ 10 | | | | | | | |
| 7,375– 7,624 | 670 | 540 | 380 | 210 | 50 | | | | | | | |
| 7,625– 7,874 | 710 | 580 | 420 | 250 | 90 | | | | | | | |
| 7,875– 8,124 | 750 | 630 | 470 | 300 | 130 | | | | | | | |
| 8,125– 8,374 | 800 | 670 | 510 | 340 | 170 | $ 10 | | | | | | |
| 8,375– 8,624 | 840 | 710 | 560 | 390 | 220 | 50 | | | | | | |
| 8,625– 8,874 | 880 | 750 | 610 | 430 | 260 | 90 | | | | | | |
| 8,875– 9,124 | 930 | 800 | 650 | 480 | 310 | 140 | | | | | | |
| 9,125– 9,374 | 980 | 840 | 700 | 520 | 350 | 180 | $ 20 | | | | | |
| 9,375– 9,624 | 1,030 | 880 | 750 | 570 | 400 | 230 | 60 | | | | | |
| 9,625– 9,874 | 1,080 | 930 | 800 | 620 | 440 | 270 | 100 | | | | | |
| 9,875– 10,124 | 1,130 | 980 | 840 | 670 | 490 | 320 | 150 | | | | | |
| 10,125– 10,374 | 1,180 | 1,030 | 880 | 710 | 540 | 360 | 190 | $ 20 | | | | |
| 10,375– 10,624 | 1,230 | 1,080 | 930 | 760 | 580 | 410 | 240 | 70 | | | | |
| 10,625– 10,874 | 1,280 | 1,130 | 980 | 810 | 630 | 450 | 280 | 110 | | | | |
| 10,875– 11,124 | 1,330 | 1,180 | 1,030 | 860 | 680 | 500 | 330 | 160 | | | | |
| 11,125– 11,374 | 1,380 | 1,230 | 1,080 | 910 | 730 | 550 | 370 | 200 | $ 30 | | | |
| 11,375– 11,624 | 1,430 | 1,280 | 1,130 | 960 | 770 | 600 | 420 | 250 | 80 | | | |
| 11,625– 11,874 | 1,480 | 1,330 | 1,180 | 1,020 | 820 | 640 | 470 | 290 | 120 | | | |
| 11,875– 12,124 | 1,540 | 1,380 | 1,230 | 1,070 | 870 | 690 | 510 | 340 | 170 | | | |
| 12,125– 12,374 | 1,590 | 1,430 | 1,280 | 1,130 | 930 | 740 | 560 | 380 | 210 | $ 40 | | |
| 12,375– 12,624 | 1,650 | 1,480 | 1,330 | 1,180 | 980 | 790 | 610 | 430 | 260 | 90 | | |
| 12,625– 12,874 | 1,710 | 1,540 | 1,380 | 1,230 | 1,040 | 840 | 660 | 480 | 300 | 130 | | |
| 12,875– 13,124 | 1,770 | 1,590 | 1,430 | 1,280 | 1,090 | 890 | 700 | 530 | 350 | 180 | $ 10 | |
| 13,125– 13,374 | 1,830 | 1,650 | 1,480 | 1,330 | 1,150 | 950 | 750 | 570 | 400 | 220 | 50 | |
| 13,375– 13,624 | 1,890 | 1,710 | 1,540 | 1,380 | 1,200 | 1,000 | 800 | 620 | 440 | 270 | 100 | |
| 13,625– 13,874 | 1,960 | 1,770 | 1,590 | 1,430 | 1,260 | 1,060 | 860 | 670 | 490 | 310 | 140 | |

## Table A. . . for individual filing as head of household, continued

| Adjusted gross income | Number of family members | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| $13,875–$14,124 | $2,020* | $1,830 | $1,650 | $1,480 | $1,310 | $1,110 | $ 910 | $ 720 | $ 540 | $ 360 | $ 190 | $ 20 |
| 14,125– 14,374 | 2,080 | 1,890 | 1,710 | 1,540 | 1,370 | 1,170 | 970 | 770 | 590 | 410 | 230 | 60 |
| 14,375– 14,624 | 2,140 | 1,960 | 1,770 | 1,590 | 1,430 | 1,220 | 1,020 | 820 | 630 | 460 | 280 | 110 |
| 14,625– 14,874 | 2,210 | 2,020 | 1,830 | 1,650 | 1,480 | 1,280 | 1,080 | 880 | 680 | 500 | 330 | 150 |
| 14,875– 15,124 | 2,270 | 2,080 | 1,890 | 1,710 | 1,540 | 1,330 | 1,130 | 930 | 730 | 550 | 370 | 200 |
| 15,125– 15,374 | 2,340 | 2,140 | 1,960 | 1,770 | 1,590 | 1,390 | 1,190 | 990 | 790 | 600 | 420 | 240 |
| 15,375– 15,624 | 2,400 | 2,210 | 2,020 | 1,830 | 1,650 | 1,450 | 1,240 | 1,040 | 840 | 650 | 470 | 290 |
| 15,625– 15,874 | 2,470 | 2,270 | 2,080 | 1,890 | 1,710 | 1,510 | 1,300 | 1,100 | 900 | 700 | 520 | 340 |
| 15,875– 16,124 | 2,540 | 2,340 | 2,140 | 1,960 | 1,770 | 1,560 | 1,360 | 1,150 | 950 | 750 | 560 | 390 |
| 16,125– 16,374 | 2,610 | 2,400 | 2,210 | 2,020 | 1,830 | 1,620 | 1,410 | 1,210 | 1,010 | 810 | 610 | 430 |
| 16,375– 16,624 | 2,670 | 2,470 | 2,270 | 2,080 | 1,890 | 1,680 | 1,470 | 1,260 | 1,060 | 860 | 660 | 480 |
| 16,625– 16,874 | 2,740 | 2,540 | 2,340 | 2,140 | 1,960 | 1,740 | 1,530 | 1,320 | 1,120 | 920 | 720 | 530 |
| 16,875– 17,124 | 2,810 | 2,610 | 2,400 | 2,210 | 2,020 | 1,800 | 1,590 | 1,380 | 1,170 | 970 | 770 | 580 |
| 17,125– 17,374 | 2,880 | 2,670 | 2,470 | 2,270 | 2,080 | 1,860 | 1,640 | 1,440 | 1,230 | 1,030 | 830 | 630 |
| 17,375– 17,624 | 2,950 | 2,740 | 2,540 | 2,340 | 2,140 | 1,930 | 1,700 | 1,490 | 1,290 | 1,080 | 880 | 680 |
| 17,625– 17,874 | 3,020 | 2,810 | 2,610 | 2,400 | 2,210 | 1,990 | 1,770 | 1,550 | 1,340 | 1,140 | 940 | 740 |
| 17,875– 18,124 | 3,090 | 2,880 | 2,670 | 2,470 | 2,270 | 2,050 | 1,830 | 1,610 | 1,400 | 1,190 | 990 | 790 |
| 18,125– 18,374 | 3,160 | 2,950 | 2,740 | 2,540 | 2,340 | 2,110 | 1,890 | 1,670 | 1,460 | 1,250 | 1,050 | 850 |
| 18,375– 18,624 | 3,230 | 3,020 | 2,810 | 2,610 | 2,400 | 2,180 | 1,950 | 1,730 | 1,520 | 1,310 | 1,100 | 900 |
| 18,625– 18,874 | 3,300 | 3,090 | 2,880 | 2,670 | 2,470 | 2,240 | 2,020 | 1,790 | 1,570 | 1,370 | 1,160 | 960 |
| 18,875– 19,124 | 3,370 | 3,160 | 2,950 | 2,740 | 2,540 | 2,310 | 2,080 | 1,860 | 1,630 | 1,420 | 1,220 | 1,010 |
| 19,125– 19,374 | 3,450 | 3,230 | 3,020 | 2,810 | 2,610 | 2,370 | 2,140 | 1,920 | 1,700 | 1,480 | 1,270 | 1,070 |
| 19,375– 19,624 | 3,530 | 3,300 | 3,090 | 2,880 | 2,670 | 2,440 | 2,200 | 1,980 | 1,760 | 1,540 | 1,330 | 1,120 |
| 19,625– 19,874 | 3,600 | 3,370 | 3,160 | 2,950 | 2,740 | 2,510 | 2,270 | 2,040 | 1,820 | 1,600 | 1,390 | 1,180 |
| 19,875– 20,124 | 3,680 | 3,450 | 3,230 | 3,020 | 2,810 | 2,580 | 2,340 | 2,110 | 1,880 | 1,660 | 1,450 | 1,240 |
| 20,125– 20,374 | 3,760 | 3,530 | 3,300 | 3,090 | 2,880 | 2,640 | 2,410 | 2,170 | 1,950 | 1,720 | 1,500 | 1,300 |
| 20,375– 20,624 | 3,840 | 3,600 | 3,370 | 3,160 | 2,950 | 2,710 | 2,470 | 2,240 | 2,010 | 1,790 | 1,560 | 1,350 |
| 20,625– 20,874 | 3,910 | 3,680 | 3,450 | 3,230 | 3,020 | 2,780 | 2,540 | 2,300 | 2,070 | 1,850 | 1,630 | 1,410 |
| 20,875– 21,124 | 3,990 | 3,760 | 3,530 | 3,300 | 3,090 | 2,850 | 2,610 | 2,370 | 2,130 | 1,910 | 1,690 | 1,470 |
| 21,125– 21,374 | 4,070 | 3,840 | 3,600 | 3,370 | 3,160 | 2,920 | 2,680 | 2,440 | 2,200 | 1,970 | 1,750 | 1,530 |
| 21,375– 21,624 | 4,150 | 3,910 | 3,680 | 3,450 | 3,230 | 2,990 | 2,740 | 2,510 | 2,270 | 2,040 | 1,810 | 1,590 |
| 21,625– 21,874 | 4,230 | 3,990 | 3,760 | 3,530 | 3,300 | 3,060 | 2,810 | 2,570 | 2,340 | 2,100 | 1,880 | 1,650 |
| 21,875– 22,124 | 4,310 | 4,070 | 3,840 | 3,600 | 3,370 | 3,130 | 2,880 | 2,640 | 2,400 | 2,170 | 1,940 | 1,720 |
| 22,125– 22,374 | 4,390 | 4,150 | 3,910 | 3,680 | 3,450 | 3,200 | 2,950 | 2,710 | 2,470 | 2,230 | 2,000 | 1,780 |
| 22,375– 22,624 | 4,470 | 4,230 | 3,990 | 3,760 | 3,530 | 3,270 | 3,020 | 2,780 | 2,540 | 2,300 | 2,060 | 1,840 |
| 22,625– 22,874 | 4,550 | 4,310 | 4,070 | 3,840 | 3,600 | 3,340 | 3,090 | 2,850 | 2,610 | 2,370 | 2,130 | 1,900 |
| 22,875– 23,124 | 4,630 | 4,390 | 4,150 | 3,910 | 3,680 | 3,420 | 3,160 | 2,920 | 2,670 | 2,440 | 2,200 | 1,970 |
| 23,125– 23,374 | 4,720 | 4,470 | 4,230 | 3,990 | 3,760 | 3,500 | 3,230 | 2,990 | 2,740 | 2,500 | 2,270 | 2,030 |
| 23,375– 23,624 | 4,810 | 4,550 | 4,310 | 4,070 | 3,840 | 3,570 | 3,310 | 3,060 | 2,810 | 2,570 | 2,330 | 2,100 |
| 23,625– 23,874 | 4,900 | 4,630 | 4,390 | 4,150 | 3,910 | 3,650 | 3,380 | 3,130 | 2,880 | 2,640 | 2,400 | 2,160 |
| 23,875– 24,124 | 4,980 | 4,720 | 4,470 | 4,230 | 3,990 | 3,730 | 3,460 | 3,200 | 2,950 | 2,710 | 2,470 | 2,230 |
| 24,125– 24,374 | 5,070 | 4,810 | 4,550 | 4,310 | 4,070 | 3,810 | 3,540 | 3,270 | 3,020 | 2,780 | 2,540 | 2,300 |
| 24,375– 24,624 | 5,160 | 4,900 | 4,630 | 4,390 | 4,150 | 3,880 | 3,620 | 3,350 | 3,090 | 2,850 | 2,600 | 2,370 |
| 24,625– 24,874 | 5,250 | 4,980 | 4,720 | 4,470 | 4,230 | 3,960 | 3,690 | 3,430 | 3,160 | 2,920 | 2,670 | 2,430 |

## Table A. . . . for individual filing as head of household, continued

| Adjusted gross income | Number of family members | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| $24,875–$25,124 | $5,330 | $5,070 | $4,810 | $4,550 | $4,310 | $4,040 | $3,770 | $3,500 | $3,240 | $2,990 | $2,740 | $2,500 |
| 25,125– 25,374 | 5,420 | 5,160 | 4,900 | 4,630 | 4,390 | 4,120 | 3,850 | 3,580 | 3,310 | 3,060 | 2,810 | 2,570 |
| 25,375– 25,624 | 5,510 | 5,250 | 4,980 | 4,720 | 4,470 | 4,200 | 3,930 | 3,660 | 3,390 | 3,130 | 2,880 | 2,640 |
| 25,625– 25,874 | 5,600 | 5,330 | 5,070 | 4,810 | 4,550 | 4,280 | 4,010 | 3,740 | 3,470 | 3,200 | 2,950 | 2,710 |
| 25,875– 26,124 | 5,690 | 5,420 | 5,160 | 4,900 | 4,630 | 4,360 | 4,090 | 3,810 | 3,550 | 3,280 | 3,020 | 2,780 |
| 26,125– 26,374 | 5,780 | 5,510 | 5,250 | 4,980 | 4,720 | 4,440 | 4,170 | 3,890 | 3,620 | 3,360 | 3,090 | 2,850 |
| 26,375– 26,624 | 5,870 | 5,600 | 5,330 | 5,070 | 4,810 | 4,520 | 4,250 | 3,970 | 3,700 | 3,430 | 3,170 | 2,920 |
| 26,625– 26,874 | 5,960 | 5,690 | 5,420 | 5,160 | 4,900 | 4,600 | 4,330 | 4,050 | 3,780 | 3,510 | 3,240 | 2,990 |
| 26,875– 27,124 | 6,050 | 5,780 | 5,510 | 5,250 | 4,980 | 4,690 | 4,410 | 4,130 | 3,860 | 3,590 | 3,320 | 3,060 |
| 27,125– 27,374 | 6,150 | 5,870 | 5,600 | 5,330 | 5,070 | 4,780 | 4,490 | 4,210 | 3,940 | 3,670 | 3,400 | 3,130 |
| 27,375– 27,624 | 6,240 | 5,960 | 5,690 | 5,420 | 5,160 | 4,870 | 4,570 | 4,290 | 4,020 | 3,740 | 3,480 | 3,210 |
| 27,625– 27,874 | 6,340 | 6,050 | 5,780 | 5,510 | 5,250 | 4,950 | 4,660 | 4,370 | 4,100 | 3,820 | 3,550 | 3,290 |
| 27,875– 28,124 | 6,430 | 6,150 | 5,870 | 5,600 | 5,330 | 5,040 | 4,740 | 4,450 | 4,180 | 3,900 | 3,630 | 3,360 |
| 28,125– 28,374 | 6,530 | 6,240 | 5,960 | 5,690 | 5,420 | 5,130 | 4,830 | 4,530 | 4,260 | 3,980 | 3,710 | 3,440 |
| 28,375– 28,624 | 6,620 | 6,340 | 6,050 | 5,780 | 5,510 | 5,220 | 4,920 | 4,620 | 4,340 | 4,060 | 3,790 | 3,520 |
| 28,625– 28,874 | 6,720 | 6,430 | 6,150 | 5,870 | 5,600 | 5,300 | 5,010 | 4,710 | 4,420 | 4,140 | 3,870 | 3,600 |
| 28,875– 29,124 | 6,820 | 6,530 | 6,240 | 5,960 | 5,690 | 5,390 | 5,090 | 4,800 | 4,500 | 4,220 | 3,950 | 3,670 |
| 29,125– 29,374 | 6,920 | 6,620 | 6,340 | 6,050 | 5,780 | 5,480 | 5,180 | 4,880 | 4,590 | 4,300 | 4,030 | 3,750 |
| 29,375– 29,624 | 7,020 | 6,720 | 6,430 | 6,150 | 5,870 | 5,570 | 5,270 | 4,970 | 4,670 | 4,380 | 4,110 | 3,830 |
| 29,625– 29,874 | 7,120 | 6,820 | 6,530 | 6,240 | 5,960 | 5,660 | 5,360 | 5,060 | 4,760 | 4,460 | 4,190 | 3,910 |
| 29,875– 30,124 | 7,230 | 6,920 | 6,620 | 6,340 | 6,050 | 5,750 | 5,450 | 5,150 | 4,850 | 4,550 | 4,270 | 3,990 |
| 30,125– 30,374 | 7,330 | 7,020 | 6,720 | 6,430 | 6,150 | 5,840 | 5,540 | 5,230 | 4,940 | 4,640 | 4,350 | 4,070 |
| 30,375– 30,624 | 7,430 | 7,120 | 6,820 | 6,530 | 6,240 | 5,930 | 5,630 | 5,320 | 5,020 | 4,730 | 4,430 | 4,150 |
| 30,625– 30,874 | 7,530 | 7,230 | 6,920 | 6,620 | 6,340 | 6,020 | 5,720 | 5,410 | 5,110 | 4,810 | 4,520 | 4,230 |
| 30,875– 31,124 | 7,640 | 7,330 | 7,020 | 6,720 | 6,430 | 6,120 | 5,810 | 5,500 | 5,200 | 4,900 | 4,600 | 4,310 |
| 31,125– 31,374 | 7,740 | 7,430 | 7,120 | 6,820 | 6,530 | 6,210 | 5,900 | 5,590 | 5,290 | 4,990 | 4,690 | 4,390 |
| 31,375– 31,624 | 7,850 | 7,530 | 7,230 | 6,920 | 6,620 | 6,310 | 5,990 | 5,680 | 5,380 | 5,080 | 4,780 | 4,480 |
| 31,625– 31,874 | 7,950 | 7,640 | 7,330 | 7,020 | 6,720 | 6,400 | 6,080 | 5,770 | 5,470 | 5,160 | 4,870 | 4,570 |
| 31,875– 32,124 | 8,060 | 7,740 | 7,430 | 7,120 | 6,820 | 6,500 | 6,180 | 5,860 | 5,560 | 5,250 | 4,950 | 4,660 |
| 32,125– 32,374 | 8,160 | 7,850 | 7,530 | 7,230 | 6,920 | 6,590 | 6,270 | 5,950 | 5,650 | 5,340 | 5,040 | 4,740 |
| 32,375– 32,624 | 8,270 | 7,950 | 7,640 | 7,330 | 7,020 | 6,690 | 6,370 | 6,050 | 5,740 | 5,430 | 5,130 | 4,830 |
| 32,625– 32,874 | 8,370 | 8,060 | 7,740 | 7,430 | 7,120 | 6,790 | 6,460 | 6,140 | 5,830 | 5,520 | 5,220 | 4,920 |
| 32,875– 33,124 | 8,480 | 8,160 | 7,850 | 7,530 | 7,230 | 6,890 | 6,560 | 6,240 | 5,920 | 5,610 | 5,310 | 5,010 |
| 33,125– 33,374 | 8,580 | 8,270 | 7,950 | 7,640 | 7,330 | 6,990 | 6,650 | 6,330 | 6,010 | 5,700 | 5,400 | 5,090 |
| 33,375– 33,624 | 8,690 | 8,370 | 8,060 | 7,740 | 7,430 | 7,090 | 6,750 | 6,430 | 6,110 | 5,790 | 5,490 | 5,180 |
| 33,625– 33,874 | 8,790 | 8,480 | 8,160 | 7,850 | 7,530 | 7,200 | 6,850 | 6,520 | 6,200 | 5,880 | 5,580 | 5,270 |
| 33,875– 34,124 | 8,900 | 8,580 | 8,270 | 7,950 | 7,640 | 7,300 | 6,960 | 6,620 | 6,300 | 5,980 | 5,670 | 5,360 |
| 34,125– 34,374 | 9,000 | 8,690 | 8,370 | 8,060 | 7,740 | 7,400 | 7,060 | 6,720 | 6,390 | 6,070 | 5,760 | 5,450 |
| 34,375– 34,624 | 9,110 | 8,790 | 8,480 | 8,160 | 7,850 | 7,500 | 7,160 | 6,820 | 6,490 | 6,170 | 5,850 | 5,540 |
| 34,625– 34,874 | 9,210 | 8,900 | 8,580 | 8,270 | 7,950 | 7,610 | 7,260 | 6,920 | 6,580 | 6,260 | 5,940 | 5,630 |
| 34,875– 35,124 | 9,320 | 9,000 | 8,690 | 8,370 | 8,060 | 7,710 | 7,370 | 7,020 | 6,680 | 6,360 | 6,040 | 5,720 |
| 35,125– 35,374 | 9,430 | 9,110 | 8,790 | 8,480 | 8,160 | 7,820 | 7,470 | 7,130 | 6,780 | 6,450 | 6,130 | 5,810 |
| 35,375– 35,624 | 9,540 | 9,210 | 8,900 | 8,580 | 8,270 | 7,920 | 7,570 | 7,230 | 6,890 | 6,550 | 6,230 | 5,910 |
| 35,625– 35,874 | 9,660 | 9,320 | 9,000 | 8,690 | 8,370 | 8,030 | 7,680 | 7,330 | 6,990 | 6,650 | 6,320 | 6,000 |

## Table A. . . . for individual filing as head of household, continued

| Adjusted gross income | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| $35,875–$36,124 | 9,770 | $ 9,430 | $ 9,110 | $ 8,790 | $ 8,480 | $ 8,130 | $ 7,780 | $ 7,430 | $ 7,090 | $ 6,750 | $ 6,420 | $ 6,100 |
| 36,125– 36,374 | 9,880 | 9,540 | 9,210 | 8,900 | 8,580 | 8,240 | 7,890 | 7,540 | 7,190 | 6,850 | 6,510 | 6,190 |
| 36,375– 36,624 | 9,990 | 9,660 | 9,320 | 9,000 | 8,690 | 8,340 | 7,990 | 7,640 | 7,300 | 6,950 | 6,610 | 6,290 |
| 36,625– 36,874 | 10,110 | 9,770 | 9,430 | 9,110 | 8,790 | 8,450 | 8,100 | 7,750 | 7,400 | 7,060 | 6,710 | 6,380 |
| 36,875– 37,124 | 10,220 | 9,880 | 9,540 | 9,210 | 8,900 | 8,550 | 8,200 | 7,850 | 7,500 | 7,160 | 6,820 | 6,480 |
| 37,125– 37,374 | 10,330 | 9,990 | 9,660 | 9,320 | 9,000 | 8,660 | 8,310 | 7,960 | 7,610 | 7,260 | 6,920 | 6,580 |
| 37,375– 37,624 | 10,440 | 10,110 | 9,770 | 9,430 | 9,110 | 8,760 | 8,410 | 8,060 | 7,710 | 7,360 | 7,020 | 6,680 |
| 37,625– 37,874 | 10,560 | 10,220 | 9,880 | 9,540 | 9,210 | 8,870 | 8,520 | 8,170 | 7,820 | 7,470 | 7,120 | 6,780 |
| 37,875– 38,124 | 10,670 | 10,330 | 9,990 | 9,660 | 9,320 | 8,970 | 8,620 | 8,270 | 7,920 | 7,570 | 7,230 | 6,880 |
| 38,125– 38,374 | 10,780 | 10,440 | 10,110 | 9,770 | 9,430 | 9,080 | 8,730 | 8,380 | 8,030 | 7,680 | 7,330 | 6,990 |
| 38,375– 38,624 | 10,890 | 10,560 | 10,220 | 9,880 | 9,540 | 9,180 | 8,830 | 8,480 | 8,130 | 7,780 | 7,430 | 7,090 |
| 38,625– 38,874 | 11,010 | 10,670 | 10,330 | 9,990 | 9,660 | 9,290 | 8,940 | 8,590 | 8,240 | 7,890 | 7,540 | 7,190 |
| 38,875– 39,124 | 11,120 | 10,780 | 10,440 | 10,110 | 9,770 | 9,400 | 9,040 | 8,690 | 8,340 | 7,990 | 7,640 | 7,290 |
| 39,125– 39,374 | 11,240 | 10,890 | 10,560 | 10,220 | 9,880 | 9,510 | 9,150 | 8,800 | 8,450 | 8,100 | 7,750 | 7,400 |
| 39,375– 39,624 | 11,360 | 11,010 | 10,670 | 10,330 | 9,990 | 9,630 | 9,250 | 8,900 | 8,550 | 8,200 | 7,850 | 7,500 |
| 39,625– 39,874 | 11,480 | 11,120 | 10,780 | 10,440 | 10,110 | 9,740 | 9,370 | 9,010 | 8,660 | 8,310 | 7,960 | 7,610 |
| 39,875– 40,124 | 11,600 | 11,240 | 10,890 | 10,560 | 10,220 | 9,850 | 9,480 | 9,110 | 8,760 | 8,410 | 8,060 | 7,710 |
| 40,125– 40,374 | 11,720 | 11,360 | 11,010 | 10,670 | 10,330 | 9,960 | 9,590 | 9,220 | 8,870 | 8,520 | 8,170 | 7,820 |
| 40,375– 40,624 | 11,840 | 11,480 | 11,120 | 10,780 | 10,440 | 10,080 | 9,700 | 9,330 | 8,970 | 8,620 | 8,270 | 7,920 |
| 40,625– 40,874 | 11,960 | 11,600 | 11,240 | 10,890 | 10,560 | 10,190 | 9,820 | 9,440 | 9,080 | 8,730 | 8,380 | 8,030 |
| 40,875– 41,124 | 12,080 | 11,720 | 11,360 | 11,010 | 10,670 | 10,300 | 9,930 | 9,560 | 9,180 | 8,830 | 8,480 | 8,130 |
| 41,125– 41,374 | 12,210 | 11,840 | 11,480 | 11,120 | 10,780 | 10,410 | 10,040 | 9,670 | 9,300 | 8,940 | 8,590 | 8,240 |
| 41,375– 41,624 | 12,340 | 11,960 | 11,600 | 11,240 | 10,890 | 10,530 | 10,150 | 9,780 | 9,410 | 9,040 | 8,690 | 8,340 |
| 41,625– 41,874 | 12,460 | 12,080 | 11,720 | 11,360 | 11,010 | 10,640 | 10,270 | 9,890 | 9,520 | 9,150 | 8,800 | 8,450 |
| 41,875– 42,124 | 12,590 | 12,210 | 11,840 | 11,480 | 11,120 | 10,750 | 10,380 | 10,010 | 9,630 | 9,260 | 8,900 | 8,550 |
| 42,125– 42,374 | 12,720 | 12,340 | 11,960 | 11,600 | 11,240 | 10,860 | 10,490 | 10,120 | 9,750 | 9,370 | 9,010 | 8,660 |
| 42,375– 42,624 | 12,850 | 12,460 | 12,080 | 11,720 | 11,360 | 10,980 | 10,600 | 10,230 | 9,860 | 9,490 | 9,110 | 8,760 |
| 42,625– 42,874 | 12,970 | 12,590 | 12,210 | 11,840 | 11,480 | 11,090 | 10,720 | 10,340 | 9,970 | 9,600 | 9,230 | 8,870 |
| 42,875– 43,124 | 13,100 | 12,720 | 12,340 | 11,960 | 11,600 | 11,210 | 10,830 | 10,460 | 10,080 | 9,710 | 9,340 | 8,970 |
| 43,125– 43,374 | 13,230 | 12,850 | 12,460 | 12,080 | 11,720 | 11,330 | 10,940 | 10,570 | 10,200 | 9,820 | 9,450 | 9,080 |
| 43,375– 43,624 | 13,360 | 12,970 | 12,590 | 12,210 | 11,840 | 11,450 | 11,050 | 10,680 | 10,310 | 9,940 | 9,560 | 9,190 |
| 43,625– 43,874 | 13,490 | 13,100 | 12,720 | 12,340 | 11,960 | 11,570 | 11,170 | 10,790 | 10,420 | 10,050 | 9,680 | 9,300 |
| 43,875– 44,124 | 13,620 | 13,230 | 12,850 | 12,460 | 12,080 | 11,690 | 11,290 | 10,910 | 10,530 | 10,160 | 9,790 | 9,420 |
| 44,125– 44,374 | 13,750 | 13,360 | 12,970 | 12,590 | 12,210 | 11,810 | 11,410 | 11,020 | 10,650 | 10,270 | 9,900 | 9,530 |
| 44,375– 44,624 | 13,880 | 13,490 | 13,100 | 12,720 | 12,340 | 11,930 | 11,530 | 11,140 | 10,760 | 10,390 | 10,010 | 9,640 |
| 44,625– 44,874 | 14,010 | 13,620 | 13,230 | 12,850 | 12,460 | 12,050 | 11,650 | 11,260 | 10,870 | 10,500 | 10,130 | 9,750 |
| 44,875– 45,124 | 14,140 | 13,750 | 13,360 | 12,970 | 12,590 | 12,180 | 11,770 | 11,380 | 10,980 | 10,610 | 10,240 | 9,870 |
| 45,125– 45,374 | 14,270 | 13,880 | 13,490 | 13,100 | 12,720 | 12,310 | 11,890 | 11,500 | 11,100 | 10,720 | 10,350 | 9,980 |
| 45,375– 45,624 | 14,400 | 14,010 | 13,620 | 13,230 | 12,850 | 12,430 | 12,020 | 11,620 | 11,220 | 10,840 | 10,460 | 10,090 |
| 45,625– 45,874 | 14,530 | 14,140 | 13,750 | 13,360 | 12,970 | 12,560 | 12,140 | 11,740 | 11,340 | 10,950 | 10,580 | 10,200 |

## Table B. 1978 U.S. income tax rates by level of taxable income

**Schedule for family filing a joint return**

| *Taxable income** | *U.S. income tax*** |
|---|---|
| Not over $1,000 | 14% of taxable income |
| $ 1,000 to $ 2,000 | $ 140 plus 15% of excess over $ 1,000 |
| 2,000 to 3,000 | 290 plus 16% of excess over 2,000 |
| 3,000 to 4,000 | 450 plus 17% of excess over 3,000 |
| 4,000 to 8,000 | 620 plus 19% of excess over 4,000 |
| 8,000 to 12,000 | 1,380 plus 22% of excess over 8,000 |
| 12,000 to 16,000 | 2,260 plus 25% of excess over 12,000 |
| 16,000 to 20,000 | 3,260 plus 28% of excess over 16,000 |
| 20,000 to 24,000 | 4,380 plus 32% of excess over 20,000 |
| 24,000 to 28,000 | 5,660 plus 36% of excess over 24,000 |
| 28,000 to 32,000 | 7,100 plus 39% of excess over 28,000 |
| 32,000 to 36,000 | 8,660 plus 42% of excess over 32,000 |
| 36,000 to 40,000 | 10,340 plus 45% of excess over 36,000 |
| 40,000 to 44,000 | 12,140 plus 48% of excess over 40,000 |
| 44,000 to 52,000 | 14,060 plus 50% of excess over 44,000 |
| 52,000 to 64,000 | 18,060 plus 53% of excess over 52,000 |
| 64,000 to 76,000 | 24,420 plus 55% of excess over 64,000 |
| 76,000 to 88,000 | 31,020 plus 58% of excess over 76,000 |
| 88,000 to 100,000 | 37,980 plus 60% of excess over 88,000 |
| 100,000 to 120,000 | 45,180 plus 62% of excess over 100,000 |
| 120,000 to 140,000 | 57,580 plus 64% of excess over 120,000 |
| 140,000 to 160,000 | 70,380 plus 66% of excess over 140,000 |
| 160,000 to 180,000 | 83,580 plus 68% of excess over 160,000 |
| 180,000 to 200,000 | 97,180 plus 69% of excess over 180,000 |
| 200,000 or more | 110,980 plus 70% of excess over 200,000 |

**Schedule for individual filing as head of household**

| *Taxable income** | *U.S. income tax*** |
|---|---|
| Not over $1,000 | 14% of taxable income |
| $ 1,000 to $ 2,000 | $ 140 plus 16% of excess over $ 1,000 |
| 2,000 to 4,000 | 300 plus 18% of excess over 2,000 |
| 4,000 to 6,000 | 660 plus 19% of excess over 4,000 |
| 6,000 to 8,000 | 1,040 plus 22% of excess over 6,000 |
| 8,000 to 10,000 | 1,480 plus 23% of excess over 8,000 |
| 10,000 to 12,000 | 1,940 plus 25% of excess over 10,000 |
| 12,000 to 14,000 | 2,440 plus 27% of excess over 12,000 |
| 14,000 to 16,000 | 2,980 plus 28% of excess over 14,000 |
| 16,000 to 18,000 | 3,540 plus 31% of excess over 16,000 |
| 18,000 to 20,000 | 4,160 plus 32% of excess over 18,000 |
| 20,000 to 22,000 | 4,800 plus 35% of excess over 20,000 |

* Total taxable income after deductions and exemptions.

** A credit of $35 per exemption or 2 percent of taxable income up to $180, whichever is greater, must be subtracted in order to determine the actual 1978 U.S. income tax liability.

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## Table B continued

**Schedule for individual filing as head of household, continued**

| *Taxable income** | | *U.S. income tax*** | |
|---|---|---|---|
| $ 22,000 to $ 24,000 | | $ 5,500 plus 36% of excess over $ | 22,000 |
| 24,000 to 26,000 | | 6,220 plus 38% of excess over | 24,000 |
| 26,000 to 28,000 | | 6,980 plus 41% of excess over | 26,000 |
| 28,000 to 32,000 | | 7,800 plus 42% of excess over | 28,000 |
| 32,000 to 36,000 | | 9,480 plus 45% of excess over | 32,000 |
| 36,000 to 38,000 | | 11,280 plus 48% of excess over | 36,000 |
| 38,000 to 40,000 | | 12,240 plus 51% of excess over | 38,000 |
| 40,000 to 44,000 | | 13,260 plus 52% of excess over | 40,000 |
| 44,000 to 50,000 | | 15,340 plus 55% of excess over | 44,000 |
| 50,000 to 52,000 | | 18,640 plus 56% of excess over | 50,000 |
| 52,000 to 64,000 | | 19,760 plus 58% of excess over | 52,000 |
| 64,000 to 70,000 | | 26,720 plus 59% of excess over | 64,000 |
| 70,000 to 76,000 | | 30,260 plus 61% of excess over | 70,000 |
| 76,000 to 80,000 | | 33,920 plus 62% of excess over | 76,000 |
| 80,000 to 88,000 | | 36,400 plus 63% of excess over | 80,000 |
| 88,000 to 100,000 | | 41,440 plus 64% of excess over | 88,000 |
| 100,000 to 120,000 | | 49,120 plus 66% of excess over | 100,000 |
| 120,000 to 140,000 | | 62,320 plus 67% of excess over | 120,000 |
| 140,000 to 160,000 | | 75,720 plus 68% of excess over | 140,000 |
| 160,000 to 180,000 | | 89,320 plus 69% of excess over | 160,000 |
| 180,000 or more | | 103,120 plus 70% of excess over | 180,000 |

**Schedule for individual filing a single return**

| *Taxable income** | | *U.S. income tax*** | |
|---|---|---|---|
| Not over $500 | | 14% of taxable income | |
| $ 500 to $ 1,000 | | $ 70 plus 15% of excess over $ | 500 |
| 1,000 to 1,500 | | 145 plus 16% of excess over | 1,000 |
| 1,500 to 2,000 | | 225 plus 17% of excess over | 1,500 |
| 2,000 to 4,000 | | 310 plus 19% of excess over | 2,000 |
| 4,000 to 6,000 | | 690 plus 21% of excess over | 4,000 |
| 6,000 to 8,000 | | 1,110 plus 24% of excess over | 6,000 |
| 8,000 to 10,000 | | 1,590 plus 25% of excess over | 8,000 |
| 10,000 to 12,000 | | 2,090 plus 27% of excess over | 10,000 |
| 12,000 to 14,000 | | 2,630 plus 29% of excess over | 12,000 |
| 14,000 to 16,000 | | 3,210 plus 31% of excess over | 14,000 |
| 16,000 to 18,000 | | 3,830 plus 34% of excess over | 16,000 |
| 18,000 to 20,000 | | 4,510 plus 36% of excess over | 18,000 |
| 20,000 to 22,000 | | 5,230 plus 38% of excess over | 20,000 |
| 22,000 to 26,000 | | 5,990 plus 40% of excess over | 22,000 |
| 26,000 to 32,000 | | 7,590 plus 45% of excess over | 26,000 |
| 32,000 to 38,000 | | 10,290 plus 50% of excess over | 32,000 |

* Total taxable income after deductions and exemptions.

** A credit of $35 per exemption or 2 percent of taxable income up to $180, whichever is greater, must be subtracted in order to determine the actual 1978 U.S. income tax liability.

## Table B continued

**Schedule for individual filing a single return, continued**

| *Taxable income** | | *U.S. income tax*** |
|---|---|---|
| $ 38,000 to | $ 44,000 | $ 13,290 plus 55% of excess over $ 38,000 |
| 44,000 to | 50,000 | 16,590 plus 60% of excess over 44,000 |
| 50,000 to | 60,000 | 20,190 plus 62% of excess over 50,000 |
| 60,000 to | 70,000 | 26,390 plus 64% of excess over 60,000 |
| 70,000 to | 80,000 | 32,790 plus 66% of excess over 70,000 |
| 80,000 to | 90,000 | 39,390 plus 68% of excess over 80,000 |
| 90,000 to | 100,000 | 46,190 plus 69% of excess over 90,000 |
| 100,000 or more. | | 53,090 plus 70% of excess over 100,000 |

* Total taxable income after deductions and exemptions.

** A credit of $35 per exemption or 2 percent of taxable income up to $180, whichever is greater, must be subtracted in order to determine the actual 1978 U.S. income tax liability.

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**Procedure for determining taxable income for U.S. income tax purposes**

1. *Adjusted gross income*
   Parents' information: Total of Items 17A, 17B, 17C, 17D and 17E, minus Item 18
   Student's information: Total of Items 49, 50, and 51 (summer and academic year 1979-80)
   Adjusted gross income . . . . . $_____
2. *Deductions*
   (a) *Standard deduction*
   One-parent family or single person: $2,200
   Two-parent family or couple: $3,200
   Standard deduction . . . . . $_____
   (b) *Itemized deductions*
   Parents' information: Item 24
   Student's information: The standard deduction method only is used for calculating student's U.S. income tax for the summer and academic year 1979-80
   Itemized deductions . . . . . $_____
   (c) Enter the greater of the entries for Steps 2(a) and 2 (b)
   Deductions . . . . . $_____
3. *Exemptions*
   Parents' information: Item 42 × $750
   Student's information: Item 75 × $750
   [Note: Item 74A is used by Basic Grant program only
   Exemptions . . . . . $_____
4. *Taxable income*
   Subtract the entries for Steps 2(c) and 3 from the entry for Step 1
   Taxable income . . . . . $_____

The "taxable income" figure is used with the tax table given on the preceding pages to calculate U.S. income tax.

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## Table C. F.I.C.A. (social security) tax*

| Taxable income | F.I.C.A. tax |
|---|---|
| $ 1–$ 124 | $ 4 |
| 125– 374 | 15 |
| 375– 624 | 30 |
| 625– 874 | 45 |
| 875– 1,124 | 61 |
| 1,125– 1,374 | 76 |
| 1,375– 1,624 | 91 |
| 1,625– 1,874 | 106 |
| 1,875– 2,124 | 121 |
| 2,125– 2,374 | 136 |
| 2,375– 2,624 | 151 |
| 2,625– 2,874 | 166 |
| 2,875– 3,124 | 182 |
| 3,125– 3,374 | 197 |
| 3,375– 3,624 | 212 |
| 3,625– 3,874 | 227 |
| 3,875– 4,124 | 242 |
| 4,125– 4,374 | 257 |
| 4,375– 4,624 | 272 |
| 4,625– 4,874 | 287 |
| 4,875– 5,124 | 303 |
| 5,125– 5,374 | 318 |
| 5,375– 5,624 | 333 |
| 5,625– 5,874 | 348 |
| 5,875– 6,124 | 363 |
| 6,125– 6,374 | 378 |
| 6,375– 6,624 | 393 |
| 6,625– 6,874 | 408 |
| 6,875– 7,124 | 424 |
| 7,125– 7,374 | 439 |
| 7,375– 7,624 | 454 |
| 7,625– 7,874 | 469 |
| 7,875– 8,124 | 484 |
| 8,125– 8,374 | 499 |
| 8,375– 8,624 | 514 |
| 8,625– 8,874 | 529 |
| 8,875– 9,124 | 545 |
| 9,125– 9,374 | 560 |
| 9,375– 9,624 | 575 |
| 9,625– 9,874 | 590 |
| 9,875– 10,124 | 605 |
| 10,125– 10,374 | 620 |
| 10,375– 10,624 | 635 |
| 10,625– 10,874 | 650 |
| $10,875–$11,124 | $ 666 |
| 11,125– 11,374 | 681 |
| 11,375– 11,624 | 696 |
| 11,625– 11,874 | 711 |
| 11,875– 12,124 | 726 |
| 12,125– 12,374 | 741 |
| 12,375– 12,624 | 756 |
| 12,625– 12,874 | 771 |
| 12,875– 13,124 | 787 |
| 13,125– 13,374 | 802 |
| 13,375– 13,624 | 817 |
| 13,625– 13,874 | 832 |
| 13,875– 14,124 | 847 |
| 14,125– 14,374 | 862 |
| 14,375– 14,624 | 877 |
| 14,625– 14,874 | 892 |
| 14,875– 15,124 | 908 |
| 15,125– 15,374 | 923 |
| 15,375– 15,624 | 938 |
| 15,625– 15,874 | 953 |
| 15,875– 16,124 | 968 |
| 16,125– 16,374 | 983 |
| 16,375– 16,624 | 998 |
| 16,625– 16,874 | 1,013 |
| 16,875– 17,124 | 1,029 |
| 17,125– 17,374 | 1,044 |
| 17,375– 17,624 | 1,059 |
| 17,625– 17,699 | 1,069 |
| 17,700 or more | 1,070 |

* F.I.C.A. tax for each income should be determined separately. For 1978 the F.I.C.A. tax rate is 6.05 percent on the first $17,700 of income.

## Table D. Income supplement, for two-parent family, based on net worth and age of father or mother*

| Net worth | Age 40–44 | 45–49 | 50–54 | 55–59 | 60 and over |
|---|---|---|---|---|---|
| $ 0–$ 1,999 | $−680 | $−880 | $−1,150 | $−1,520 | $−2,010 |
| 2,000– 3,999 | −560 | −760 | −1,030 | −1,400 | −1,890 |
| 4,000– 5,999 | −440 | −640 | −910 | −1,280 | −1,770 |
| 6,000– 7,999 | −320 | −520 | −790 | −1,160 | −1,650 |
| 8,000– 9,999 | −200 | −400 | −670 | −1,040 | −1,530 |
| 10,000– 11,999 | −80 | −280 | −550 | −920 | −1,410 |
| 12,000– 13,999 | 70 | −160 | −430 | −800 | −1,290 |
| 14,000– 15,999 | 310 | −40 | −310 | −680 | −1,170 |
| 16,000– 17,999 | 550 | 150 | −190 | −560 | −1,050 |
| 18,000– 19,999 | 790 | 390 | −70 | −440 | −930 |
| 20,000– 21,999 | 1,030 | 630 | 80 | −320 | −810 |
| 22,000– 23,999 | 1,270 | 870 | 320 | −200 | −690 |
| 24,000– 25,999 | 1,510 | 1,110 | 560 | −80 | −570 |
| 26,000– 27,999 | 1,750 | 1,350 | 800 | 70 | −450 |
| 28,000– 29,999 | 1,990 | 1,590 | 1,040 | 310 | −330 |
| 30,000– 31,999 | 2,230 | 1,830 | 1,280 | 550 | −210 |
| 32,000– 33,999 | 2,470 | 2,070 | 1,520 | 790 | −90 |
| 34,000– 35,999 | 2,710 | 2,310 | 1,760 | 1,030 | 50 |
| 36,000– 37,999 | 2,950 | 2,550 | 2,000 | 1,270 | 290 |
| 38,000– 39,999 | 3,190 | 2,790 | 2,240 | 1,510 | 530 |
| 40,000– 41,999 | 3,430 | 3,030 | 2,480 | 1,750 | 770 |
| 42,000– 43,999 | 3,670 | 3,270 | 2,720 | 1,990 | 1,010 |
| 44,000– 45,999 | 3,910 | 3,510 | 2,960 | 2,230 | 1,250 |
| 46,000– 47,999 | 4,150 | 3,750 | 3,200 | 2,470 | 1,490 |
| 48,000– 49,999 | 4,390 | 3,990 | 3,440 | 2,710 | 1,730 |
| 50,000– 51,999 | 4,630 | 4,230 | 3,680 | 2,950 | 1,970 |
| 52,000– 53,999 | 4,870 | 4,470 | 3,920 | 3,190 | 2,210 |
| 54,000– 55,999 | 5,110 | 4,710 | 4,160 | 3,430 | 2,450 |
| 56,000– 57,999 | 5,350 | 4,950 | 4,400 | 3,670 | 2,690 |
| 58,000– 59,999 | 5,590 | 5,190 | 4,640 | 3,910 | 2,930 |
| 60,000– 61,999 | 5,830 | 5,430 | 4,880 | 4,150 | 3,170 |
| 62,000– 63,999 | 6,070 | 5,670 | 5,120 | 4,390 | 3,410 |
| 64,000– 65,999 | 6,310 | 5,910 | 5,360 | 4,630 | 3,650 |
| 66,000– 67,999 | 6,550 | 6,150 | 5,600 | 4,870 | 3,890 |
| 68,000– 69,999 | 6,790 | 6,390 | 5,840 | 5,110 | 4,130 |
| 70,000– 71,999 | 7,030 | 6,630 | 6,080 | 5,350 | 4,370 |
| 72,000– 73,999 | 7,270 | 6,870 | 6,320 | 5,590 | 4,610 |
| 74,000– 75,999 | 7,510 | 7,110 | 6,560 | 5,830 | 4,850 |
| 76,000– 77,999 | 7,750 | 7,350 | 6,800 | 6,070 | 5,090 |
| 78,000– 79,999 | 7,990 | 7,590 | 7,040 | 6,310 | 5,330 |
| 80,000– 81,999 | 8,230 | 7,830 | 7,280 | 6,550 | 5,570 |
| 82,000– 83,999 | 8,470 | 8,070 | 7,520 | 6,790 | 5,810 |
| 84,000– 85,999 | 8,710 | 8,310 | 7,760 | 7,030 | 6,050 |
| 86,000– 87,999 | 8,950 | 8,550 | 8,000 | 7,270 | 6,290 |
| 88,000– 89,999 | 9,190 | 8,790 | 8,240 | 7,510 | 6,530 |

* A negative income supplement assumes available income is $4,789 or less. When available income is greater than $4,789, a negative income supplement becomes zero.

## Table D. . . . for two-parent family, continued

| Net worth | Age 40–44 | 45–49 | 50–54 | 55–59 | 60 and over |
|---|---|---|---|---|---|
| $90,000–$91,999 | $ 9,430 | $9,030 | $8,480 | $7,750 | $6,770 |
| 92,000– 93,999 | 9,670 | 9,270 | 8,720 | 7,990 | 7,010 |
| 94,000– 95,999 | 9,910 | 9,510 | 8,960 | 8,230 | 7,250 |
| 96,000– 97,999 | 10,150 | 9,750 | 9,200 | 8,470 | 7,490 |
| 98,000– 99,999 | 10,390 | 9,990 | 9,440 | 8,710 | 7,730 |

## Table D. Income supplement, for one-parent family, based on net worth and age of father or mother*

| Net worth | Age 40–44 | 45–49 | 50–54 | 55–59 | 60 and over |
|---|---|---|---|---|---|
| $ 0–$ 1,999 | $−520 | $−660 | $−840 | $−1,080 | $−1,390 |
| 2,000– 3,999 | −400 | −540 | −720 | −960 | −1,270 |
| 4,000– 5,999 | −280 | −420 | −600 | −840 | −1,150 |
| 6,000– 7,999 | −160 | −300 | −480 | −720 | −1,030 |
| 8,000– 9,999 | −40 | −180 | −360 | −600 | −910 |
| 10,000– 11,999 | 150 | −60 | −240 | −480 | −790 |
| 12,000– 13,999 | 390 | 100 | −120 | −360 | −670 |
| 14,000– 15,999 | 630 | 340 | 0 | −240 | −550 |
| 16,000– 17,999 | 870 | 580 | 220 | −120 | −430 |
| 18,000– 19,999 | 1,110 | 820 | 460 | 0 | −310 |
| 20,000– 21,999 | 1,350 | 1,060 | 700 | 220 | −190 |
| 22,000– 23,999 | 1,590 | 1,300 | 940 | 460 | −70 |
| 24,000– 25,999 | 1,830 | 1,540 | 1,180 | 700 | 90 |
| 26,000– 27,999 | 2,070 | 1,780 | 1,420 | 940 | 330 |
| 28,000– 29,999 | 2,310 | 2,020 | 1,660 | 1,180 | 570 |
| 30,000– 31,999 | 2,550 | 2,260 | 1,900 | 1,420 | 810 |
| 32,000– 33,999 | 2,790 | 2,500 | 2,140 | 1,660 | 1,050 |
| 34,000– 35,999 | 3,030 | 2,740 | 2,380 | 1,900 | 1,290 |
| 36,000– 37,999 | 3,270 | 2,980 | 2,620 | 2,140 | 1,530 |
| 38,000– 39,999 | 3,510 | 3,220 | 2,860 | 2,380 | 1,770 |
| 40,000– 41,999 | 3,750 | 3,460 | 3,100 | 2,620 | 2,010 |
| 42,000– 43,999 | 3,990 | 3,700 | 3,340 | 2,860 | 2,250 |
| 44,000– 45,999 | 4,230 | 3,940 | 3,580 | 3,100 | 2,490 |
| 46,000– 47,999 | 4,470 | 4,180 | 3,820 | 3,340 | 2,730 |
| 48,000– 49,999 | 4,710 | 4,420 | 4,060 | 3,580 | 2,970 |
| 50,000– 51,999 | 4,950 | 4,660 | 4,300 | 3,820 | 3,210 |
| 52,000– 53,999 | 5,190 | 4,900 | 4,540 | 4,060 | 3,450 |
| 54,000– 55,999 | 5,430 | 5,140 | 4,780 | 4,300 | 3,690 |
| 56,000– 57,999 | 5,670 | 5,380 | 5,020 | 4,540 | 3,930 |
| 58,000– 59,999 | 5,910 | 5,620 | 5,260 | 4,780 | 4,170 |
| 60,000– 61,999 | 6,150 | 5,860 | 5,500 | 5,020 | 4,410 |
| 62,000– 63,999 | 6,390 | 6,100 | 5,740 | 5,260 | 4,650 |
| 64,000– 65,999 | 6,630 | 6,340 | 5,980 | 5,500 | 4,890 |
| 66,000– 67,999 | 6,870 | 6,580 | 6,220 | 5,740 | 5,130 |
| 68,000– 69,999 | 7,110 | 6,820 | 6,460 | 5,980 | 5,370 |
| 70,000– 71,999 | 7,350 | 7,060 | 6,700 | 6,220 | 5,610 |
| 72,000– 73,999 | 7,590 | 7,300 | 6,940 | 6,460 | 5,850 |
| 74,000– 75,999 | 7,830 | 7,540 | 7,180 | 6,700 | 6,090 |
| 76,000– 77,999 | 8,070 | 7,780 | 7,420 | 6,940 | 6,330 |
| 78,000– 79,999 | 8,310 | 8,020 | 7,660 | 7,180 | 6,570 |
| 80,000– 81,999 | 8,550 | 8,260 | 7,900 | 7,420 | 6,810 |
| 82,000– 83,999 | 8,790 | 8,500 | 8,140 | 7,660 | 7,050 |
| 84,000– 85,999 | 9,030 | 8,740 | 8,380 | 7,900 | 7,290 |
| 86,000– 87,999 | 9,270 | 8,980 | 8,620 | 8,140 | 7,530 |
| 88,000– 89,999 | 9,510 | 9,220 | 8,860 | 8,380 | 7,770 |

* A negative income supplement assumes available income is $4,789 or less. When available income is greater than $4,789, a negative income supplement becomes zero.

## Table D. . . . for one-parent family, continued

| Net worth | Age 40–44 | 45–49 | 50–54 | 55–59 | 60 and over |
|---|---|---|---|---|---|
| $90,000–$91,999 | $9,750 | $9,460 | $9,100 | $8,620 | $8,010 |
| 92,000– 93,999 | 9,990 | 9,700 | 9,340 | 8,860 | 8,250 |
| 94,000– 95,999 | 10,230 | 9,940 | 9,580 | 9,100 | 8,490 |
| 96,000– 97,999 | 10,470 | 10,180 | 9,820 | 9,340 | 8,730 |
| 98,000– 99,999 | 10,710 | 10,420 | 10,060 | 9,580 | 8,970 |

## Table E. Parents' contribution from adjusted available income

| Adjusted available income | Parents' contribution | Adjusted available income | Parents' contribution | Adjusted available income | Parents' contribution |
|---|---|---|---|---|---|
| $−3,550–$−3,451 | $−750 | $1,250–$1,349 | $ 280 | $ 6,050–$ 6,149 | $1,380 |
| −3,450– −3,351 | −740 | 1,350– 1,449 | 300 | 6,150– 6,249 | 1,410 |
| −3,350– −3,251 | −720 | 1,450– 1,549 | 330 | 6,250– 6,349 | 1,440 |
| −3,250– −3,151 | −700 | 1,550– 1,649 | 350 | 6,350– 6,449 | 1,470 |
| −3,150– −3,051 | −680 | 1,650– 1,749 | 370 | 6,450– 6,549 | 1,500 |
| −3,050– −2,951 | −660 | 1,750– 1,849 | 390 | 6,550– 6,649 | 1,520 |
| −2,950– −2,851 | −630 | 1,850– 1,949 | 410 | 6,650– 6,749 | 1,550 |
| −2,850– −2,751 | −610 | 1,950– 2,049 | 440 | 6,750– 6,849 | 1,580 |
| −2,750– −2,651 | −590 | 2,050– 2,149 | 460 | 6,850– 6,949 | 1,610 |
| −2,650– −2,551 | −570 | 2,150– 2,249 | 480 | 6,950– 7,049 | 1,640 |
| −2,550– −2,451 | −550 | 2,250– 2,349 | 500 | 7,050– 7,149 | 1,670 |
| −2,450– −2,351 | −520 | 2,350– 2,449 | 520 | 7,150– 7,249 | 1,700 |
| −2,350– −2,251 | −500 | 2,450– 2,549 | 550 | 7,250– 7,349 | 1,730 |
| −2,250– −2,151 | −480 | 2,550– 2,649 | 570 | 7,350– 7,449 | 1,770 |
| −2,150– −2,051 | −460 | 2,650– 2,749 | 590 | 7,450– 7,549 | 1,800 |
| −2,050– −1,951 | −440 | 2,750– 2,849 | 610 | 7,550– 7,649 | 1,840 |
| −1,950– −1,851 | −410 | 2,850– 2,949 | 630 | 7,650– 7,749 | 1,870 |
| −1,850– −1,751 | −390 | 2,950– 3,049 | 660 | 7,750– 7,849 | 1,900 |
| −1,750– −1,651 | −370 | 3,050– 3,149 | 680 | 7,850– 7,949 | 1,940 |
| −1,650– −1,551 | −350 | 3,150– 3,249 | 700 | 7,950– 8,049 | 1,970 |
| −1,550– −1,451 | −330 | 3,250– 3,349 | 720 | 8,050– 8,149 | 2,010 |
| −1,450– −1,351 | −300 | 3,350– 3,449 | 740 | 8,150– 8,249 | 2,040 |
| −1,350– −1,251 | −280 | 3,450– 3,549 | 770 | 8,250– 8,349 | 2,070 |
| −1,250– −1,151 | −260 | 3,550– 3,649 | 790 | 8,350– 8,449 | 2,110 |
| −1,150– −1,051 | −240 | 3,650– 3,749 | 810 | 8,450– 8,549 | 2,150 |
| −1,050– −951 | −220 | 3,750– 3,849 | 830 | 8,550– 8,649 | 2,190 |
| − 950– −851 | −190 | 3,850– 3,949 | 850 | 8,650– 8,749 | 2,230 |
| −850– −751 | −170 | 3,950– 4,049 | 880 | 8,750– 8,849 | 2,270 |
| −750– −651 | −150 | 4,050– 4,149 | 900 | 8,850– 8,949 | 2,310 |
| −650– −551 | −130 | 4,150– 4,249 | 920 | 8,950– 9,049 | 2,350 |
| −550– −451 | −110 | 4,250– 4,349 | 940 | 9,050– 9,149 | 2,390 |
| −450– −351 | −80 | 4,350– 4,449 | 960 | 9,150– 9,249 | 2,430 |
| −350– −251 | −60 | 4,450– 4,549 | 990 | 9,250– 9,349 | 2,470 |
| −250– −151 | −40 | 4,550– 4,649 | 1,010 | 9,350– 9,449 | 2,510 |
| −150– −51 | −20 | 4,650– 4,749 | 1,030 | 9,450– 9,549 | 2,550 |
| −50– 49 | 0 | 4,750– 4,849 | 1,050 | 9,550– 9,649 | 2,590 |
| 50– 149 | 20 | 4,850– 4,949 | 1,080 | 9,650– 9,749 | 2,640 |
| 150– 249 | 40 | 4,950– 5,049 | 1,100 | 9,750– 9,849 | 2,680 |
| 250– 349 | 60 | 5,050– 5,149 | 1,130 | 9,850– 9,949 | 2,730 |
| 350– 449 | 80 | 5,150– 5,249 | 1,150 | 9,950– 10,049 | 2,780 |
| 450– 549 | 110 | 5,250– 5,349 | 1,180 | 10,050– 10,149 | 2,820 |
| 550– 649 | 130 | 5,350– 5,449 | 1,200 | 10,150– 10,249 | 2,870 |
| 650– 749 | 150 | 5,450– 5,549 | 1,230 | 10,250– 10,349 | 2,920 |
| 750– 849 | 170 | 5,550– 5,649 | 1,250 | 10,350– 10,449 | 2,960 |
| 850– 949 | 190 | 5,650– 5,749 | 1,280 | 10,450– 10,549 | 3,010 |
| 950– 1,049 | 220 | 5,750– 5,849 | 1,300 | 10,550– 10,649 | 3,060 |
| 1,050– 1,149 | 240 | 5,850– 5,949 | 1,330 | 10,650– 10,749 | 3,110 |
| 1,150– 1,249 | 260 | 5,950– 6,049 | 1,350 | 10,750– 10,849 | 3,150 |

## Table E continued

| Adjusted available income | Parents' contribution | Adjusted available income | Parents' contribution | Adjusted available income | Parents' contribution |
|---|---|---|---|---|---|
| $10,850–$10,949 | $3,200 | $15,650–$15,749 | $5,460 | $20,450–$20,549 | $7,710 |
| 10,950– 11,049 | 3,250 | 15,750– 15,849 | 5,500 | 20,550– 20,649 | 7,760 |
| 11,050– 11,149 | 3,290 | 15,850– 15,949 | 5,550 | 20,650– 20,749 | 7,810 |
| 11,150– 11,249 | 3,340 | 15,950– 16,049 | 5,600 | 20,750– 20,849 | 7,850 |
| 11,250– 11,349 | 3,390 | 16,050– 16,149 | 5,640 | 20,850– 20,949 | 7,900 |
| 11,350– 11,449 | 3,430 | 16,150– 16,249 | 5,690 | 20,950– 21,049 | 7,950 |
| 11,450– 11,549 | 3,480 | 16,250– 16,349 | 5,740 | 21,050– 21,149 | 7,990 |
| 11,550– 11,649 | 3,530 | 16,350– 16,449 | 5,780 | 21,150– 21,249 | 8,040 |
| 11,650– 11,749 | 3,580 | 16,450– 16,549 | 5,830 | 21,250– 21,349 | 8,090 |
| 11,750– 11,849 | 3,620 | 16,550– 16,649 | 5,880 | 21,350– 21,449 | 8,130 |
| 11,850– 11,949 | 3,670 | 16,650– 16,749 | 5,930 | 21,450– 21,549 | 8,180 |
| 11,950– 12,049 | 3,720 | 16,750– 16,849 | 5,970 | 21,550– 21,649 | 8,230 |
| 12,050– 12,149 | 3,760 | 16,850– 16,949 | 6,020 | 21,650– 21,749 | 8,280 |
| 12,150– 12,249 | 3,810 | 16,950– 17,049 | 6,070 | 21,750– 21,849 | 8,320 |
| 12,250– 12,349 | 3,860 | 17,050– 17,149 | 6,110 | 21,850– 21,949 | 8,370 |
| 12,350– 12,449 | 3,900 | 17,150– 17,249 | 6,160 | 21,950– 22,049 | 8,420 |
| 12,450– 12,549 | 3,950 | 17,250– 17,349 | 6,210 | 22,050– 22,149 | 8,460 |
| 12,550– 12,649 | 4,000 | 17,350– 17,449 | 6,250 | 22,150– 22,249 | 8,510 |
| 12,650– 12,749 | 4,050 | 17,450– 17,549 | 6,300 | 22,250– 22,349 | 8,560 |
| 12,750– 12,849 | 4,090 | 17,550– 17,649 | 6,350 | 22,350– 22,449 | 8,600 |
| 12,850– 12,949 | 4,140 | 17,650– 17,749 | 6,400 | 22,450– 22,549 | 8,650 |
| 12,950– 13,049 | 4,190 | 17,750– 17,849 | 6,440 | 22,550– 22,649 | 8,700 |
| 13,050– 13,149 | 4,230 | 17,850– 17,949 | 6,490 | 22,650– 22,749 | 8,750 |
| 13,150– 13,249 | 4,280 | 17,950– 18,049 | 6,540 | 22,750– 22,849 | 8,790 |
| 13,250– 13,349 | 4,330 | 18,050– 18,149 | 6,580 | 22,850– 22,949 | 8,840 |
| 13,350– 13,449 | 4,370 | 18,150– 18,249 | 6,630 | 22,950– 23,049 | 8,890 |
| 13,450– 13,549 | 4,420 | 18,250– 18,349 | 6,680 | 23,050– 23,149 | 8,930 |
| 13,550– 13,649 | 4,470 | 18,350– 18,449 | 6,720 | 23,150– 23,249 | 8,980 |
| 13,650– 13,749 | 4,520 | 18,450– 18,549 | 6,770 | 23,250– 23,349 | 9,030 |
| 13,750– 13,849 | 4,560 | 18,550– 18,649 | 6,820 | 23,350– 23,449 | 9,070 |
| 13,850– 13,949 | 4,610 | 18,650– 18,749 | 6,870 | 23,450– 23,549 | 9,120 |
| 13,950– 14,049 | 4,660 | 18,750– 18,849 | 6,910 | 23,550– 23,649 | 9,170 |
| 14,050– 14,149 | 4,700 | 18,850– 18,949 | 6,960 | 23,650– 23,749 | 9,220 |
| 14,150– 14,249 | 4,750 | 18,950– 19,049 | 7,010 | 23,750– 23,849 | 9,260 |
| 14,250– 14,349 | 4,800 | 19,050– 19,149 | 7,050 | 23,850– 23,949 | 9,310 |
| 14,350– 14,449 | 4,840 | 19,150– 19,249 | 7,100 | 23,950– 24,049 | 9,360 |
| 14,450– 14,549 | 4,890 | 19,250– 19,349 | 7,150 | 24,050– 24,149 | 9,400 |
| 14,550– 14,649 | 4,940 | 19,350– 19,449 | 7,190 | 24,150– 24,249 | 9,450 |
| 14,650– 14,749 | 4,990 | 19,450– 19,549 | 7,240 | 24,250– 24,349 | 9,500 |
| 14,750– 14,849 | 5,030 | 19,550– 19,649 | 7,290 | 24,350– 24,449 | 9,540 |
| 14,850– 14,949 | 5,080 | 19,650– 19,749 | 7,340 | 24,450– 24,549 | 9,590 |
| 14,950– 15,049 | 5,130 | 19,750– 19,849 | 7,380 | 24,550– 24,649 | 9,640 |
| 15,050– 15,149 | 5,170 | 19,850– 19,949 | 7,430 | 24,650– 24,749 | 9,690 |
| 15,150– 15,249 | 5,220 | 19,950– 20,049 | 7,480 | 24,750– 24,849 | 9,730 |
| 15,250– 15,349 | 5,270 | 20,050– 20,149 | 7,520 | 24,850– 24,949 | 9,780 |
| 15,350– 15,449 | 5,310 | 20,150– 20,249 | 7,570 | 24,950– 25,049 | 9,830 |
| 15,450– 15,549 | 5,360 | 20,250– 20,349 | 7,620 | 25,050– 25,149 | 9,870 |
| 15,550– 15,649 | 5,410 | 20,350– 20,449 | 7,660 | 25,150– 25,249 | 9,920 |

## Table E continued

| Adjusted available income | Parents' contribution | Adjusted available income | Parents' contribution | Adjusted available income | Parents' contribution |
|---|---|---|---|---|---|
| $25,250–$25,349 | $ 9,970 | $30,050–$30,149 | $12,220 | $34,850–$34,949 | $14,480 |
| 25,350– 25,449 | 10,010 | 30,150– 30,249 | 12,270 | 34,950– 35,049 | 14,530 |
| 25,450– 25,549 | 10,060 | 30,250– 30,349 | 12,320 | 35,050– 35,149 | 14,570 |
| 25,550– 25,649 | 10,110 | 30,350– 30,449 | 12,360 | 35,150– 35,249 | 14,620 |
| 25,650– 25,749 | 10,160 | 30,450– 30,549 | 12,410 | 35,250– 35,349 | 14,670 |
| 25,750– 25,849 | 10,200 | 30,550– 30,649 | 12,460 | 35,350– 35,449 | 14,710 |
| 25,850– 25,949 | 10,250 | 30,650– 30,749 | 12,510 | 35,450– 35,549 | 14,760 |
| 25,950– 26,049 | 10,300 | 30,750– 30,849 | 12,550 | 35,550– 35,649 | 14,810 |
| 26,050– 26,149 | 10,340 | 30,850– 30,949 | 12,600 | 35,650– 35,749 | 14,860 |
| 26,150– 26,249 | 10,390 | 30,950– 31,049 | 12,650 | 35,750– 35,849 | 14,900 |
| 26,250– 26,349 | 10,440 | 31,050– 31,149 | 12,690 | 35,850– 35,949 | 14,950 |
| 26,350– 26,449 | 10,480 | 31,150– 31,249 | 12,740 | 35,950– 36,049 | 15,000 |
| 26,450– 26,549 | 10,530 | 31,250– 31,349 | 12,790 | 36,050– 36,149 | 15,040 |
| 26,550– 26,649 | 10,580 | 31,350– 31,449 | 12,830 | 36,150– 36,249 | 15,090 |
| 26,650– 26,749 | 10,630 | 31,450– 31,549 | 12,880 | 36,250– 36,349 | 15,140 |
| 26,750– 26,849 | 10,670 | 31,550– 31,649 | 12,930 | 36,350– 36,449 | 15,180 |
| 26,850– 26,949 | 10,720 | 31,650– 31,749 | 12,980 | 36,450– 36,549 | 15,230 |
| 26,950– 27,049 | 10,770 | 31,750– 31,849 | 13,020 | 36,550– 36,649 | 15,280 |
| 27,050– 27,149 | 10,810 | 31,850– 31,949 | 13,070 | 36,650– 36,749 | 15,330 |
| 27,150– 27,249 | 10,860 | 31,950– 32,049 | 13,120 | 36,750– 36,849 | 15,370 |
| 27,250– 27,349 | 10,910 | 32,050– 32,149 | 13,160 | 36,850– 36,949 | 15,420 |
| 27,350– 27,449 | 10,950 | 32,150– 32,249 | 13,210 | 36,950– 37,049 | 15,470 |
| 27,450– 27,549 | 11,000 | 32,250– 32,349 | 13,260 | 37,050– 37,149 | 15,510 |
| 27,550– 27,649 | 11,050 | 32,350– 32,449 | 13,300 | 37,150– 37,249 | 15,560 |
| 27,650– 27,749 | 11,100 | 32,450– 32,549 | 13,350 | 37,250– 37,349 | 15,610 |
| 27,750– 27,849 | 11,140 | 32,550– 32,649 | 13,400 | 37,350– 37,449 | 15,650 |
| 27,850– 27,949 | 11,190 | 32,650– 32,749 | 13,450 | 37,450– 37,549 | 15,700 |
| 27,950– 28,049 | 11,240 | 32,750– 32,849 | 13,490 | 37,550– 37,649 | 15,750 |
| 28,050– 28,149 | 11,280 | 32,850– 32,949 | 13,540 | 37,650– 37,749 | 15,800 |
| 28,150– 28,249 | 11,330 | 32,950– 33,049 | 13,590 | 37,750– 37,849 | 15,840 |
| 28,250– 28,349 | 11,380 | 33,050– 33,149 | 13,630 | 37,850– 37,949 | 15,890 |
| 28,350– 28,449 | 11,420 | 33,150– 33,249 | 13,680 | 37,950– 38,049 | 15,940 |
| 28,450– 28,549 | 11,470 | 33,250– 33,349 | 13,730 | 38,050– 38,149 | 15,980 |
| 28,550– 28,649 | 11,520 | 33,350– 33,449 | 13,770 | 38,150– 38,249 | 16,030 |
| 28,650– 28,749 | 11,570 | 33,450– 33,549 | 13,820 | 38,250– 38,349 | 16,080 |
| 28,750– 28,849 | 11,610 | 33,550– 33,649 | 13,870 | 38,350– 38,449 | 16,120 |
| 28,850– 28,949 | 11,660 | 33,650– 33,749 | 13,920 | 38,450– 38,549 | 16,170 |
| 28,950– 29,049 | 11,710 | 33,750– 33,849 | 13,960 | 38,550– 38,649 | 16,220 |
| 29,050– 29,149 | 11,750 | 33,850– 33,949 | 14,010 | 38,650– 38,749 | 16,270 |
| 29,150– 29,249 | 11,800 | 33,950– 34,049 | 14,060 | 38,750– 38,849 | 16,310 |
| 29,250– 29,349 | 11,850 | 34,050– 34,149 | 14,100 | 38,850– 38,949 | 16,360 |
| 29,350– 29,449 | 11,890 | 34,150– 34,249 | 14,150 | 38,950– 39,049 | 16,410 |
| 29,450– 29,549 | 11,940 | 34,250– 34,349 | 14,200 | 39,050– 39,149 | 16,450 |
| 29,550– 29,649 | 11,990 | 34,350– 34,449 | 14,240 | 39,150– 39,249 | 16,500 |
| 29,650– 29,749 | 12,040 | 34,450– 34,549 | 14,290 | 39,250– 39,349 | 16,550 |
| 29,750– 29,849 | 12,080 | 34,550– 34,649 | 14,340 | 39,350– 39,449 | 16,590 |
| 29,850– 29,949 | 12,130 | 34,650– 34,749 | 14,390 | 39,450– 39,549 | 16,640 |
| 29,950– 30,049 | 12,180 | 34,750– 34,849 | 14,430 | 39,550– 39,649 | 16,690 |

## Table E continued

| Adjusted available income | Parents' contribution |
|---|---|
| $39,650–$39,749 | $16,740 |
| 39,750– 39,849 | 16,780 |
| 39,850– 39,949 | 16,830 |
| 39,950– 40,049 | 16,880 |
| 40,050– 40,149 | 16,920 |
| 40,150– 40,249 | 16,970 |
| 40,250– 40,349 | 17,020 |
| 40,350– 40,449 | 17,060 |
| 40,450– 40,549 | 17,110 |
| 40,550– 40,649 | 17,160 |
| 40,650– 40,749 | 17,210 |
| 40,750– 40,849 | 17,250 |
| 40,850– 40,949 | 17,300 |
| 40,950– 41,049 | 17,350 |
| 41,050– 41,149 | 17,390 |
| 41,150– 41,249 | 17,440 |
| 41,250– 41,349 | 17,490 |
| 41,350– 41,449 | 17,530 |
| 41,450– 41,549 | 17,580 |
| 41,550– 41,649 | 17,630 |
| 41,650– 41,749 | 17,680 |
| 41,750– 41,849 | 17,720 |
| 41,850– 41,949 | 17,770 |
| 41,950– 42,049 | 17,820 |
| 42,050– 42,149 | 17,860 |
| 42,150– 42,249 | 17,910 |
| 42,250– 42,349 | 17,960 |
| 42,350– 42,449 | 18,000 |
| 42,450– 42,549 | 18,050 |
| 42,550– 42,649 | 18,100 |
| 42,650– 42,749 | 18,150 |
| 42,750– 42,849 | 18,190 |
| 42,850– 42,949 | 18,240 |
| 42,950– 43,049 | 18,290 |
| 43,050– 43,149 | 18,330 |
| 43,150– 43,249 | 18,380 |
| 43,250– 43,349 | 18,430 |
| 43,350– 43,449 | 18,470 |
| 43,450– 43,549 | 18,520 |
| 43,550– 43,649 | 18,570 |
| 43,650– 43,749 | 18,620 |
| 43,750– 43,849 | 18,660 |
| 43,850– 43,949 | 18,710 |
| 43,950– 44,049 | 18,760 |
| 44,050– 44,149 | 18,800 |
| 44,150– 44,249 | 18,850 |
| 44,250– 44,349 | 18,900 |
| 44,350– 44,449 | 18,940 |
| $44,450–$44,549 | $18,990 |
| 44,550– 44,649 | 19,040 |
| 44,650– 44,749 | 19,090 |
| 44,750– 44,849 | 19,130 |
| 44,850– 44,949 | 19,180 |
| 44,950– 45,049 | 19,230 |
| 45,050– 45,159 | 19,270 |
| 45,150– 45,249 | 19,320 |
| 45,250– 45,349 | 19,370 |
| 45,350– 45,449 | 19,410 |
| 45,450– 45,549 | 19,460 |
| 45,550– 45,649 | 19,510 |
| 45,650– 45,749 | 19,560 |
| 45,750– 45,849 | 19,600 |
| 45,850– 45,949 | 19,650 |
| 45,950– 46,049 | 19,700 |
| 46,050– 46,149 | 19,740 |

**Table F. Parents' contribution from total income before taxes (U.S., F.I.C.A., and state and other) and standard maintenance allowance, for two-parent family by number of family members**

| Total income | Number of family members | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| $ 2,625–$ 2,874 | $−750 | $−750 | $−750 | $−750 | $−750 | $−750 | $−750 | $−750 | $−750 | $−750 |
| 2,875– 3,124 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 3,125– 3,374 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 3,375– 3,624 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 3,625– 3,874 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 3,875– 4,124 | −720 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 4,125– 4,374 | −680 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 4,375– 4,624 | −630 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 4,625– 4,874 | −590 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 4,875– 5,124 | −540 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 5,125– 5,374 | −490 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 5,375– 5,624 | −450 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 5,625– 5,874 | −400 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 5,875– 6,124 | −340 | −690 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 6,125– 6,374 | −300 | −640 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 6,375– 6,624 | −260 | −590 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 6,625– 6,874 | −220 | −550 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 6,875– 7,124 | −180 | −500 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 7,125– 7,374 | −140 | −450 | −750 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 7,375– 7,624 | −100 | −420 | −730 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 7,625– 7,874 | −60 | −380 | −680 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 7,875– 8,124 | −30 | −340 | −640 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 8,125– 8,374 | 0 | −300 | −590 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 8,375– 8,624 | 40 | −260 | −560 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 8,625– 8,874 | 80 | −220 | −520 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 8,875– 9,124 | 110 | −190 | −480 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 9,125– 9,374 | 150 | −150 | −440 | −750 | −750 | −750 | −750 | −750 | −750 | −750 |
| 9,375– 9,624 | 190 | −110 | −400 | −730 | −750 | −750 | −750 | −750 | −750 | −750 |
| 9,625– 9,874 | 220 | −70 | −360 | −690 | −750 | −750 | −750 | −750 | −750 | −750 |
| 9,875– 10,124 | 280 | −20 | −300 | −630 | −750 | −750 | −750 | −750 | −750 | −750 |
| 10,125– 10,374 | 320 | 10 | −270 | −600 | −750 | −750 | −750 | −750 | −750 | −750 |
| 10,375– 10,624 | 360 | 50 | −230 | −560 | −750 | −750 | −750 | −750 | −750 | −750 |
| 10,625– 10,874 | 390 | 90 | −190 | −520 | −750 | −750 | −750 | −750 | −750 | −750 |
| 10,875– 11,124 | 430 | 120 | −150 | −480 | −730 | −750 | −750 | −750 | −750 | −750 |
| 11,125– 11,374 | 470 | 160 | −120 | −440 | −690 | −750 | −750 | −750 | −750 | −750 |
| 11,375– 11,624 | 510 | 200 | −80 | −400 | −650 | −750 | −750 | −750 | −750 | −750 |
| 11,625– 11,874 | 540 | 230 | −40 | −370 | −610 | −750 | −750 | −750 | −750 | −750 |
| 11,875– 12,124 | 580 | 270 | −10 | −330 | −580 | −750 | −750 | −750 | −750 | −750 |
| 12,125– 12,374 | 620 | 310 | 20 | −290 | −540 | −750 | −750 | −750 | −750 | −750 |
| 12,375– 12,624 | 660 | 340 | 60 | −260 | −500 | −750 | −750 | −750 | −750 | −750 |
| 12,625– 12,874 | 700 | 380 | 90 | −220 | −460 | −710 | −750 | −750 | −750 | −750 |
| 12,875– 13,124 | 730 | 420 | 130 | −180 | −430 | −670 | −750 | −750 | −750 | −750 |
| 13,125– 13,374 | 770 | 460 | 170 | −150 | −390 | −640 | −750 | −750 | −750 | −750 |
| 13,375– 13,624 | 810 | 490 | 210 | −110 | −350 | −600 | −750 | −750 | −750 | −750 |

## Table F continued

| Total income | Number of family members | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| $13,625–$13,874 | $ 850 | $ 530 | $ 240 | $ −70 | $−320 | $−560 | $−750 | $−750 | $−750 | $−750 |
| 13,875– 14,124 | 880 | 570 | 280 | −40 | −280 | −520 | −750 | −750 | −750 | −750 |
| 14,125– 14,374 | 920 | 610 | 320 | 0 | −240 | −490 | −730 | −750 | −750 | −750 |
| 14,375– 14,624 | 950 | 640 | 350 | 30 | −210 | −450 | −700 | −750 | −750 | −750 |
| 14,625– 14,874 | 990 | 680 | 390 | 70 | −170 | −410 | −660 | −750 | −750 | −750 |
| 14,875– 15,124 | 1,030 | 720 | 430 | 100 | −130 | −380 | −620 | −750 | −750 | −750 |
| 15,125– 15,374 | 1,060 | 750 | 460 | 140 | −100 | −340 | −590 | −750 | −750 | −750 |
| 15,375– 15,624 | 1,100 | 790 | 500 | 180 | −60 | −300 | −550 | −750 | −750 | −750 |
| 15,625– 15,874 | 1,140 | 820 | 530 | 210 | −20 | −270 | −510 | −750 | −750 | −750 |
| 15,875– 16,124 | 1,180 | 860 | 570 | 250 | 0 | −230 | −480 | −720 | −750 | −750 |
| 16,125– 16,374 | 1,220 | 890 | 600 | 280 | 40 | −190 | −440 | −680 | −750 | −750 |
| 16,375– 16,624 | 1,260 | 930 | 640 | 320 | 80 | −160 | −400 | −650 | −750 | −750 |
| 16,625– 16,874 | 1,300 | 960 | 670 | 350 | 110 | −120 | −360 | −610 | −750 | −750 |
| 16,875– 17,124 | 1,340 | 1,000 | 710 | 390 | 150 | −80 | −330 | −570 | −750 | −750 |
| 17,125– 17,374 | 1,390 | 1,030 | 740 | 420 | 180 | −50 | −290 | −540 | −750 | −750 |
| 17,375– 17,624 | 1,430 | 1,070 | 780 | 460 | 220 | −10 | −250 | −500 | −740 | −750 |
| 17,625– 17,874 | 1,480 | 1,110 | 810 | 490 | 250 | 10 | −220 | −460 | −710 | −750 |
| 17,875– 18,124 | 1,530 | 1,150 | 850 | 530 | 290 | 50 | −180 | −420 | −670 | −750 |
| 18,125– 18,374 | 1,570 | 1,200 | 890 | 570 | 330 | 90 | −140 | −380 | −630 | −750 |
| 18,375– 18,624 | 1,620 | 1,240 | 930 | 610 | 370 | 130 | −100 | −340 | −590 | −750 |
| 18,625– 18,874 | 1,670 | 1,280 | 970 | 650 | 410 | 170 | −60 | −300 | −550 | −750 |
| 18,875– 19,124 | 1,720 | 1,320 | 1,010 | 690 | 450 | 210 | −20 | −260 | −510 | −750 |
| 19,125– 19,374 | 1,780 | 1,370 | 1,040 | 720 | 490 | 250 | 10 | −220 | −470 | −710 |
| 19,375– 19,624 | 1,840 | 1,420 | 1,080 | 760 | 520 | 280 | 40 | −190 | −430 | −670 |
| 19,625– 19,874 | 1,890 | 1,460 | 1,130 | 800 | 560 | 320 | 80 | −150 | −390 | −630 |
| 19,875– 20,124 | 1,950 | 1,510 | 1,170 | 840 | 600 | 360 | 120 | −110 | −350 | −590 |
| 20,125– 20,374 | 2,010 | 1,560 | 1,210 | 880 | 640 | 400 | 160 | −70 | −310 | −550 |
| 20,375– 20,624 | 2,070 | 1,610 | 1,250 | 910 | 680 | 440 | 200 | −30 | −270 | −510 |
| 20,625– 20,874 | 2,130 | 1,660 | 1,290 | 950 | 710 | 480 | 240 | 0 | −230 | −470 |
| 20,875– 21,124 | 2,190 | 1,710 | 1,330 | 990 | 750 | 510 | 280 | 40 | −190 | −430 |
| 21,125– 21,374 | 2,260 | 1,770 | 1,380 | 1,020 | 790 | 550 | 310 | 70 | −160 | −400 |
| 21,375– 21,624 | 2,330 | 1,820 | 1,430 | 1,060 | 820 | 590 | 350 | 110 | −120 | −360 |
| 21,625– 21,874 | 2,390 | 1,880 | 1,480 | 1,100 | 860 | 630 | 390 | 150 | −80 | −320 |
| 21,875– 22,124 | 2,450 | 1,940 | 1,530 | 1,140 | 900 | 660 | 430 | 190 | −40 | −280 |
| 22,125– 22,374 | 2,520 | 1,990 | 1,580 | 1,190 | 940 | 700 | 470 | 230 | 0 | −240 |
| 22,375– 22,624 | 2,580 | 2,050 | 1,620 | 1,230 | 970 | 740 | 500 | 270 | 30 | −200 |
| 22,625– 22,874 | 2,660 | 2,100 | 1,670 | 1,270 | 1,010 | 770 | 540 | 300 | 60 | −160 |
| 22,875– 23,124 | 2,730 | 2,170 | 1,720 | 1,310 | 1,050 | 810 | 580 | 340 | 100 | −130 |
| 23,125– 23,374 | 2,810 | 2,230 | 1,780 | 1,350 | 1,090 | 850 | 610 | 380 | 140 | −90 |
| 23,375– 23,624 | 2,880 | 2,290 | 1,830 | 1,400 | 1,130 | 880 | 650 | 410 | 180 | −50 |
| 23,625– 23,874 | 2,960 | 2,360 | 1,890 | 1,450 | 1,170 | 920 | 690 | 450 | 220 | −10 |
| 23,875– 24,124 | 3,030 | 2,420 | 1,940 | 1,500 | 1,210 | 960 | 720 | 490 | 260 | 20 |
| 24,125– 24,374 | 3,110 | 2,490 | 2,000 | 1,540 | 1,250 | 1,000 | 760 | 530 | 290 | 60 |
| 24,375– 24,624 | 3,180 | 2,550 | 2,050 | 1,590 | 1,300 | 1,030 | 800 | 560 | 330 | 90 |

## Table F continued

| | Number of family members | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| $24,625–$24,874 | $3,260 | $2,620 | $2,110 | $1,640 | $1,340 | $1,070 | $ 830 | $ 600 | $ 360 | $ 130 |
| 24,875– 25,124 | 3,330 | 2,690 | 2,170 | 1,680 | 1,380 | 1,110 | 870 | 640 | 400 | 170 |
| 25,125– 25,374 | 3,410 | 2,770 | 2,230 | 1,740 | 1,430 | 1,150 | 910 | 670 | 440 | 200 |
| 25,375– 25,624 | 3,480 | 2,840 | 2,300 | 1,790 | 1,470 | 1,190 | 940 | 710 | 480 | 240 |
| 25,625– 25,874 | 3,550 | 2,920 | 2,360 | 1,840 | 1,520 | 1,230 | 980 | 750 | 510 | 280 |
| 25,875– 26,124 | 3,620 | 3,000 | 2,430 | 1,900 | 1,570 | 1,270 | 1,020 | 780 | 550 | 310 |
| 26,125– 26,374 | 3,690 | 3,070 | 2,490 | 1,950 | 1,610 | 1,310 | 1,050 | 820 | 590 | 350 |
| 26,375– 26,624 | 3,770 | 3,140 | 2,550 | 2,010 | 1,660 | 1,360 | 1,090 | 860 | 620 | 390 |
| 26,625– 26,874 | 3,840 | 3,210 | 2,620 | 2,060 | 1,710 | 1,400 | 1,130 | 890 | 660 | 420 |
| 26,875– 27,124 | 3,910 | 3,280 | 2,700 | 2,120 | 1,760 | 1,450 | 1,170 | 930 | 700 | 460 |
| 27,125– 27,374 | 3,980 | 3,350 | 2,770 | 2,180 | 1,820 | 1,490 | 1,210 | 960 | 730 | 500 |
| 27,375– 27,624 | 4,050 | 3,420 | 2,840 | 2,250 | 1,870 | 1,540 | 1,250 | 1,000 | 770 | 530 |
| 27,625– 27,874 | 4,120 | 3,490 | 2,910 | 2,310 | 1,920 | 1,590 | 1,290 | 1,030 | 800 | 570 |
| 27,875– 28,124 | 4,190 | 3,560 | 2,980 | 2,370 | 1,980 | 1,630 | 1,330 | 1,070 | 840 | 610 |
| 28,125– 28,374 | 4,260 | 3,630 | 3,050 | 2,430 | 2,030 | 1,680 | 1,380 | 1,110 | 880 | 650 |
| 28,375– 28,624 | 4,330 | 3,700 | 3,120 | 2,490 | 2,090 | 1,730 | 1,420 | 1,150 | 910 | 680 |
| 28,625– 28,874 | 4,400 | 3,770 | 3,190 | 2,550 | 2,140 | 1,790 | 1,470 | 1,190 | 950 | 720 |
| 28,875– 29,124 | 4,470 | 3,850 | 3,260 | 2,610 | 2,200 | 1,840 | 1,520 | 1,230 | 980 | 750 |
| 29,125– 29,374 | 4,540 | 3,920 | 3,330 | 2,680 | 2,260 | 1,890 | 1,560 | 1,270 | 1,020 | 790 |
| 29,375– 29,624 | 4,610 | 3,990 | 3,400 | 2,750 | 2,320 | 1,950 | 1,610 | 1,310 | 1,050 | 820 |
| 29,625– 29,874 | 4,680 | 4,060 | 3,470 | 2,830 | 2,380 | 2,000 | 1,660 | 1,350 | 1,090 | 860 |
| 29,875– 30,124 | 4,740 | 4,130 | 3,540 | 2,900 | 2,440 | 2,050 | 1,700 | 1,400 | 1,130 | 890 |
| 30,125– 30,374 | 4,810 | 4,200 | 3,610 | 2,970 | 2,500 | 2,100 | 1,750 | 1,450 | 1,170 | 930 |
| 30,375– 30,624 | 4,870 | 4,260 | 3,690 | 3,040 | 2,560 | 2,160 | 1,800 | 1,490 | 1,210 | 960 |
| 30,625– 30,874 | 4,940 | 4,330 | 3,760 | 3,110 | 2,630 | 2,220 | 1,860 | 1,540 | 1,250 | 1,000 |
| 30,875– 31,124 | 5,000 | 4,390 | 3,830 | 3,180 | 2,700 | 2,280 | 1,910 | 1,580 | 1,290 | 1,030 |
| 31,125– 31,374 | 5,070 | 4,460 | 3,890 | 3,250 | 2,770 | 2,340 | 1,960 | 1,620 | 1,330 | 1,070 |
| 31,375– 31,624 | 5,140 | 4,530 | 3,960 | 3,320 | 2,840 | 2,400 | 2,010 | 1,670 | 1,370 | 1,110 |
| 31,625– 31,874 | 5,200 | 4,590 | 4,020 | 3,390 | 2,910 | 2,460 | 2,060 | 1,710 | 1,420 | 1,150 |
| 31,875– 32,124 | 5,270 | 4,660 | 4,090 | 3,450 | 2,980 | 2,520 | 2,110 | 1,770 | 1,460 | 1,190 |
| 32,125– 32,374 | 5,330 | 4,720 | 4,150 | 3,520 | 3,050 | 2,580 | 2,170 | 1,820 | 1,500 | 1,230 |
| 32,375– 32,624 | 5,400 | 4,790 | 4,220 | 3,590 | 3,120 | 2,650 | 2,230 | 1,870 | 1,550 | 1,270 |
| 32,625– 32,874 | 5,470 | 4,850 | 4,290 | 3,650 | 3,190 | 2,720 | 2,290 | 1,920 | 1,590 | 1,300 |
| 32,875– 33,124 | 5,530 | 4,920 | 4,350 | 3,720 | 3,250 | 2,790 | 2,350 | 1,970 | 1,630 | 1,340 |
| 33,125– 33,374 | 5,600 | 4,990 | 4,420 | 3,780 | 3,320 | 2,860 | 2,410 | 2,020 | 1,680 | 1,380 |
| 33,375– 33,624 | 5,660 | 5,050 | 4,480 | 3,850 | 3,390 | 2,920 | 2,470 | 2,070 | 1,730 | 1,430 |
| 33,625– 33,874 | 5,720 | 5,120 | 4,550 | 3,910 | 3,450 | 2,990 | 2,530 | 2,130 | 1,780 | 1,470 |
| 33,875– 34,124 | 5,790 | 5,180 | 4,610 | 3,980 | 3,520 | 3,050 | 2,590 | 2,190 | 1,830 | 1,510 |
| 34,125– 34,374 | 5,850 | 5,250 | 4,680 | 4,050 | 3,580 | 3,120 | 2,660 | 2,250 | 1,880 | 1,560 |
| 34,375– 34,624 | 5,910 | 5,310 | 4,750 | 4,110 | 3,650 | 3,190 | 2,720 | 2,310 | 1,930 | 1,600 |
| 34,625– 34,874 | 5,970 | 5,370 | 4,810 | 4,180 | 3,710 | 3,250 | 2,790 | 2,360 | 1,980 | 1,640 |
| 34,875– 35,124 | 6,040 | 5,440 | 4,880 | 4,240 | 3,780 | 3,320 | 2,850 | 2,420 | 2,030 | 1,690 |
| 35,125– 35,374 | 6,100 | 5,500 | 4,940 | 4,310 | 3,850 | 3,380 | 2,920 | 2,480 | 2,080 | 1,740 |
| 35,375– 35,624 | 6,160 | 5,560 | 5,000 | 4,380 | 3,910 | 3,450 | 2,990 | 2,530 | 2,140 | 1,790 |

## Table F continued

| | Number of family members | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| $35,625–$35,874 | $6,220 | $5,620 | $5,060 | $4,440 | $3,980 | $3,520 | $3,050 | $2,590 | $2,190 | $1,840 |
| 35,875– 36,124 | 6,290 | 5,680 | 5,130 | 4,500 | 4,040 | 3,580 | 3,120 | 2,650 | 2,250 | 1,890 |
| 36,125– 36,374 | 6,350 | 5,750 | 5,190 | 4,570 | 4,110 | 3,650 | 3,180 | 2,720 | 2,310 | 1,940 |
| 36,375– 36,624 | 6,410 | 5,810 | 5,250 | 4,630 | 4,170 | 3,710 | 3,250 | 2,790 | 2,360 | 1,990 |
| 36,625– 36,874 | 6,470 | 5,870 | 5,310 | 4,690 | 4,240 | 3,780 | 3,320 | 2,850 | 2,420 | 2,040 |
| 36,875– 37,124 | 6,530 | 5,930 | 5,380 | 4,750 | 4,300 | 3,840 | 3,380 | 2,920 | 2,470 | 2,080 |
| 37,125– 37,374 | 6,600 | 6,000 | 5,440 | 4,810 | 4,360 | 3,910 | 3,450 | 2,980 | 2,530 | 2,140 |
| 37,375– 37,624 | 6,660 | 6,060 | 5,500 | 4,880 | 4,420 | 3,970 | 3,510 | 3,050 | 2,590 | 2,190 |
| 37,625– 37,874 | 6,720 | 6,120 | 5,560 | 4,940 | 4,490 | 4,030 | 3,580 | 3,120 | 2,650 | 2,250 |
| 37,875– 38,124 | 6,780 | 6,180 | 5,620 | 5,000 | 4,550 | 4,100 | 3,640 | 3,180 | 2,720 | 2,300 |
| 38,125– 38,374 | 6,830 | 6,240 | 5,690 | 5,060 | 4,610 | 4,160 | 3,710 | 3,250 | 2,780 | 2,360 |
| 38,375– 38,624 | 6,890 | 6,300 | 5,750 | 5,130 | 4,670 | 4,220 | 3,770 | 3,310 | 2,850 | 2,420 |
| 38,625– 38,874 | 6,950 | 6,360 | 5,810 | 5,190 | 4,740 | 4,280 | 3,830 | 3,380 | 2,920 | 2,470 |
| 38,875– 39,124 | 7,010 | 6,420 | 5,870 | 5,250 | 4,800 | 4,350 | 3,890 | 3,440 | 2,980 | 2,530 |
| 39,125– 39,374 | 7,070 | 6,480 | 5,930 | 5,310 | 4,860 | 4,410 | 3,950 | 3,500 | 3,050 | 2,580 |
| 39,375– 39,624 | 7,130 | 6,540 | 5,990 | 5,370 | 4,920 | 4,470 | 4,020 | 3,560 | 3,110 | 2,650 |
| 39,625– 39,874 | 7,190 | 6,600 | 6,050 | 5,440 | 4,980 | 4,530 | 4,080 | 3,630 | 3,170 | 2,720 |
| 39,875– 40,124 | 7,250 | 6,660 | 6,110 | 5,490 | 5,050 | 4,590 | 4,140 | 3,690 | 3,240 | 2,780 |
| 40,125– 40,374 | 7,300 | 6,710 | 6,170 | 5,550 | 5,110 | 4,660 | 4,200 | 3,750 | 3,300 | 2,850 |
| 40,375– 40,624 | 7,360 | 6,770 | 6,230 | 5,610 | 5,170 | 4,720 | 4,270 | 3,810 | 3,360 | 2,910 |
| 40,625– 40,874 | 7,420 | 6,830 | 6,280 | 5,670 | 5,230 | 4,780 | 4,330 | 3,880 | 3,420 | 2,970 |
| 40,875– 41,124 | 7,480 | 6,890 | 6,340 | 5,730 | 5,290 | 4,840 | 4,390 | 3,940 | 3,490 | 3,030 |
| 41,125– 41,374 | 7,540 | 6,950 | 6,400 | 5,790 | 5,350 | 4,900 | 4,450 | 4,000 | 3,550 | 3,100 |
| 41,375– 41,624 | 7,600 | 7,010 | 6,460 | 5,850 | 5,410 | 4,960 | 4,520 | 4,060 | 3,610 | 3,160 |
| 41,625– 41,874 | 7,650 | 7,070 | 6,520 | 5,910 | 5,460 | 5,020 | 4,580 | 4,130 | 3,670 | 3,220 |
| 41,875– 42,124 | 7,710 | 7,130 | 6,580 | 5,960 | 5,520 | 5,080 | 4,640 | 4,190 | 3,740 | 3,280 |
| 42,125– 42,374 | 7,760 | 7,180 | 6,640 | 6,020 | 5,580 | 5,140 | 4,700 | 4,250 | 3,800 | 3,350 |
| 42,375– 42,624 | 7,820 | 7,240 | 6,700 | 6,080 | 5,640 | 5,200 | 4,760 | 4,310 | 3,860 | 3,410 |
| 42,625– 42,874 | 7,870 | 7,290 | 6,750 | 6,140 | 5,700 | 5,260 | 4,820 | 4,370 | 3,920 | 3,470 |
| 42,875– 43,124 | 7,930 | 7,350 | 6,810 | 6,200 | 5,760 | 5,320 | 4,870 | 4,430 | 3,980 | 3,530 |
| 43,125– 43,374 | 7,980 | 7,400 | 6,870 | 6,260 | 5,820 | 5,370 | 4,930 | 4,490 | 4,050 | 3,590 |
| 43,375– 43,624 | 8,040 | 7,460 | 6,920 | 6,320 | 5,880 | 5,430 | 4,990 | 4,550 | 4,110 | 3,660 |
| 43,625– 43,874 | 8,090 | 7,520 | 6,980 | 6,380 | 5,930 | 5,490 | 5,050 | 4,610 | 4,170 | 3,720 |
| 43,875– 44,124 | 8,150 | 7,570 | 7,030 | 6,430 | 5,990 | 5,550 | 5,110 | 4,670 | 4,230 | 3,780 |
| 44,125– 44,374 | 8,200 | 7,630 | 7,090 | 6,490 | 6,050 | 5,610 | 5,170 | 4,730 | 4,280 | 3,840 |
| 44,375– 44,624 | 8,260 | 7,680 | 7,140 | 6,540 | 6,110 | 5,670 | 5,230 | 4,790 | 4,340 | 3,900 |
| 44,625– 44,874 | 8,320 | 7,740 | 7,200 | 6,600 | 6,160 | 5,730 | 5,290 | 4,840 | 4,400 | 3,960 |
| 44,875– 45,124 | 8,370 | 7,790 | 7,250 | 6,650 | 6,220 | 5,790 | 5,340 | 4,900 | 4,460 | 4,020 |
| 45,125– 45,374 | 8,430 | 7,850 | 7,310 | 6,710 | 6,280 | 5,840 | 5,400 | 4,960 | 4,520 | 4,080 |
| 45,375– 45,624 | 8,480 | 7,900 | 7,360 | 6,760 | 6,330 | 5,900 | 5,460 | 5,020 | 4,580 | 4,140 |
| 45,625– 45,874 | 8,530 | 7,960 | 7,420 | 6,820 | 6,390 | 5,950 | 5,520 | 5,080 | 4,640 | 4,200 |
| 45,875– 46,124 | 8,580 | 8,010 | 7,480 | 6,870 | 6,440 | 6,010 | 5,580 | 5,140 | 4,700 | 4,250 |
| 46,125– 46,374 | 8,640 | 8,070 | 7,530 | 6,930 | 6,500 | 6,070 | 5,630 | 5,200 | 4,750 | 4,310 |
| 46,375– 46,624 | 8,690 | 8,120 | 7,590 | 6,980 | 6,550 | 6,120 | 5,690 | 5,260 | 4,810 | 4,370 |

## Table G. Total pay and allowances of military personnel (as of October 1, 1977)

| Navy | *Admiral* | *Vice Admiral* | *Rear Adm. Upper half* | *Rear Adm. Lower half* | *Captain* | *Comdr.* | *Lieut. Comdr.* | *Lieut.* | *Lieut. j.g.* | *Ensign* |
|---|---|---|---|---|---|---|---|---|---|---|
| **Army** | *General* | *Lieut. General* | *Major General* | *Brigadier General* | *Colonel* | *Lieut. Colonel* | *Major* | *Captain* | *First Lieut.* | *Second Lieut.* |
| **Air Force** | *General* | *Lieut. General* | *Major General* | *Brigadier General* | *Colonel* | *Lieut. Colonel* | *Major* | *Captain* | *First Lieut.* | *Second Lieut.* |
| **Pay grade** | *O-10* | *O-9* | *O-8* | *O-7* | *O-6* | *O-5* | *O-4* | *O-3* | *O-2* | *O-1* |
| *Years of service* | | | | | | | | | | |
| Under 2 | | | | | | | | | $13,743 | $11,835 |
| Over 2 | | | | | | | | $16,961 | 14,679 | 12,195 |
| Over 3 | | | | | $26,879 | $23,394 | $20,579 | 17,854 | 16,907 | 14,106 |
| Over 4 | | | | | 26,879 | 23,394 | 20,579 | 19,334 | 17,354 | 14,106 |
| Over 6 | | | | $33,726 | 26,879 | 23,394 | 20,874 | 20,068 | 17,638 | 14,106 |
| Over 8 | $48,328 | $42,042 | $39,929 | 33,726 | 26,879 | 23,394 | 21,612 | 20,651 | 17,638 | 14,106 |
| Over 10 | 48,328 | 42,042 | 39,929 | 35,350 | 26,879 | 23,963 | 22,786 | 21,544 | 17,638 | 14,106 |
| Over 12 | 51,421 | 43,522 | 41,542 | 35,350 | 26,879 | 24,989 | 23,826 | 22,419 | 17,638 | 14,106 |
| Over 14 | 51,421 | 43,522 | 41,542 | 36,822 | 27,617 | 26,339 | 24,719 | 22,872 | 17,638 | 14,106 |
| Over 16 | 54,524 | 46,628 | 43,022 | 39,929 | 31,174 | 27,958 | 25,605 | 22,872 | 17,638 | 14,106 |
| Over 18 | 54,524 | 46,628 | 44,642 | 42,273 | 32,502 | 29,291 | 26,199 | 22,872 | 17,638 | 14,106 |
| Over 20 | 57,638 | 49,721 | 46,128 | 42,273 | 33,093 | 30,029 | 26,199 | 22,872 | 17,638 | 14,106 |
| Over 22 | 57,638 | 49,721 | 47,745 | 42,273 | 34,716 | 30,915 | 26,199 | 22,872 | 17,638 | 14,106 |
| Over 26 | 60,730 | 52,824 | 47,745 | 42,273 | 37,211 | 30,915 | 26,199 | 22,872 | 17,638 | 14,106 |
| *Monthly quarters allowance* | $424.20 | $424.20 | $424.20 | $424.20 | $371.40 | $338.10 | $301.80 | $271.20 | $241.50 | $193.80 |

Note: *For commissioned and warrant officers*, the appropriate quarters allowance for each rank and the basic subsistence allowance of $59.53 per month are included in the total pay figures as shown above. The quarters allowance is also listed separately for information purposes. Hazardous duty pay and incentive pay, however, are not included. Incentive pay is primarily for aerial flights not as a crew member and parachute jumping. Hazardous duty pay is for flying duty as a crew member and submarine duty. The maximum rates of such pay per month are indicated in the appropriate columns for the various commissioned and warrant ranks. *For noncommissioned officers.*

| *Pay grade* | *O-10* | *O-9* | *O-8* | *O-7* | *O-6* | *O-5* | *O-4* | *O-3* | *O-2* | *O-1* |
|---|---|---|---|---|---|---|---|---|---|---|
| Hazardous duty | $165 | $165 | $165 | $160 | $245 | $245 | $240 | $205 | $185 | $170 |
| Incentive | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 |

## Table G continued

| Navy | *Commissioned Warrant Officer* | *Commissioned Warrant Officer* | *Commissioned Warrant Officer* | *Warrant Officer* | *Master Chief Petty Officer* |
|---|---|---|---|---|---|
| **Army** | *Chief Warrant Officer (W-4 Grade)* | *Chief Warrant Officer (W-3 Grade)* | *Chief Warrant Officer (W-2 Grade)* | *Warrant Officer (W-1 Grade)* | *Chief Master Sergeant* |
| **Air Force** | *Chief Warrant Officer (W-4 Grade)* | *Chief Warrant Officer (W-3 Grade)* | *Chief Warrant Officer (W-2 Grade)* | *Warrant Officer (W-1 Grade)* | *Chief Master Sergeant* |
| **Pay grade** | *W-4* | *W-3* | *W-2* | *W-1* | *E-9* |
| *Years of service* | | | | | |
| Under 2 | | | | | |
| Over 2 | | | | | |
| Over 3 | | | | | |
| Over 4 | | | | $13,088 | |
| Over 6 | | | | 13,527 | |
| Over 8 | $18,383 | $16,724 | $15,237 | 13,970 | |
| Over 10 | 18,977 | 17,472 | 15,676 | 14,402 | $16,517 |
| Over 12 | 20,010 | 17,915 | 16,119 | 14,859 | 16,823 |
| Over 14 | 20,741 | 18,362 | 16,554 | 15,294 | 17,136 |
| Over 16 | 21,328 | 18,794 | 17,008 | 15,737 | 17,460 |
| Over 18 | 21,778 | 19,254 | 17,447 | 16,169 | 17,777 |
| Over 20 | 22,358 | 19,848 | 17,886 | 16,630 | 18,065 |
| Over 22 | 22,962 | 20,428 | 18,466 | 16,630 | 18,857 |
| Over 26 | 24,420 | 21,015 | 18,466 | 16,630 | 20,386 |
| *Monthly quarters allowance* | $290.70 | $264.60 | $237.30 | $218.40 | $255.60 |

the appropriate quarters allowance is included in the total pay figures above. Hazardous duty pay, incentive pay, overseas pay, and any subsistence allowance are not included. The normal subsistence allowance for noncommissioned officers living off military bases is $33 per month. However, there is considerable variation in the amount, and not all enlisted men receive subsistence allowances. Therefore, the total pay and allowance figures given *do not include* subsistence allowances. The maximum rates of pay per month for hazardous duty, incentive, or overseas duty are indicated for the appropriate grades.

| *Pay grade* | *W-4* | *W-3* | *W-2* | *W-1* | *E-9* |
|---|---|---|---|---|---|
| Incentive | $165 | $140 | $135 | $130 | $105 |
| Hazardous duty | 110 | 110 | 110 | 110 | 55 |
| Sea and foreign duty | | | | | 23 |

**Table G continued**

| Navy | *Senior Chief Petty Officer* | *Chief Petty Officer* | *Petty Officer First Class* | *Petty Officer Second Class* | *Petty Officer Third Class* | *Seaman* |
|---|---|---|---|---|---|---|
| **Army** | *Master Sergeant* | *Sergeant First Class* | *Staff Sergeant* | *Sergeant* | *Corporal* | *Private First Class* |
| **Air Force** | *Senior Master Sergeant* | *Master Sergeant* | *Technical Sergeant* | *Staff Sergeant* | *Sergeant* | *Airman First Class* |
| **Pay grade** | *E-8* | *E-7* | *E-6* | *E-5* | *E-4* | *E-3* |
| *Years of service* | | | | | | |
| Under 2 | | | | | $7,704 | $7,232 |
| Over 2 | | | $ 9,846 | $ 8,730 | 8,024 | 7,5[illegible] |
| Over 3 | | | 10,156 | 9,263 | 8,381 | 7,769 |
| Over 4 | | | 10,480 | 9,342 | 8,881 | 8,010 |
| Over 6 | | | 10,778 | 9,806 | 9,155 | 8,010 |
| Over 8 | $14,123 | $12,377 | 11,088 | 10,116 | 9,155 | 8,010 |
| Over 10 | 14,436 | 12,686 | 11,405 | 10,433 | 9,155 | 8,010 |
| Over 12 | 14,746 | 13,003 | 11,869 | 10,732 | 9,155 | 8,010 |
| Over 14 | 15,059 | 13,471 | 12,164 | 10,890 | 9,155 | 8,010 |
| Over 16 | 15,376 | 13,777 | 12,474 | 10,890 | 9,155 | 8,010 |
| Over 18 | 15,667 | 14,090 | 12,629 | 10,890 | 9,155 | 8,010 |
| Over 20 | 15,984 | 14,238 | 12,629 | 10,890 | 9,155 | 8,010 |
| Over 22 | 16,754 | 15,019 | 12,629 | 10,890 | 9,155 | 8,010 |
| Over 26 | 18,310 | 16,556 | 12,629 | 10,890 | 9,155 | 8,010 |
| *Monthly quarters allowance* | $236.40 | $219.90 | $202.20 | $185.70 | $163.50 | $142.50 |

| *Pay grade* | *E-8* | *E-7* | *E-6* | *E-5* | *E-4* | *E-3* |
|---|---|---|---|---|---|---|
| Incentive | $105 | $105 | $100 | $95 | $80 | $60 |
| Hazardous duty | 55 | 55 | 55 | 55 | 55 | 55 |
| Sea and foreign duty | 23 | 23 | 20 | 16 | 13 | 9 |

## Table H. Indexes of comparative costs

The CSS method of calculating the expected parents' contribution uses a national standard for cost of living, the standard maintenance allowance (SMA). Financial aid administrators may wish to adjust the parents' contribution for cost-of-living differences in various areas of the country.

To do this, the SMA for the family should be multiplied by the index given in this table. The resulting product should replace the national SMA in recalculating the family's adjusted available income. Table E or Table 9 from Chapter 5 should be used to determine the total parents' contribution.

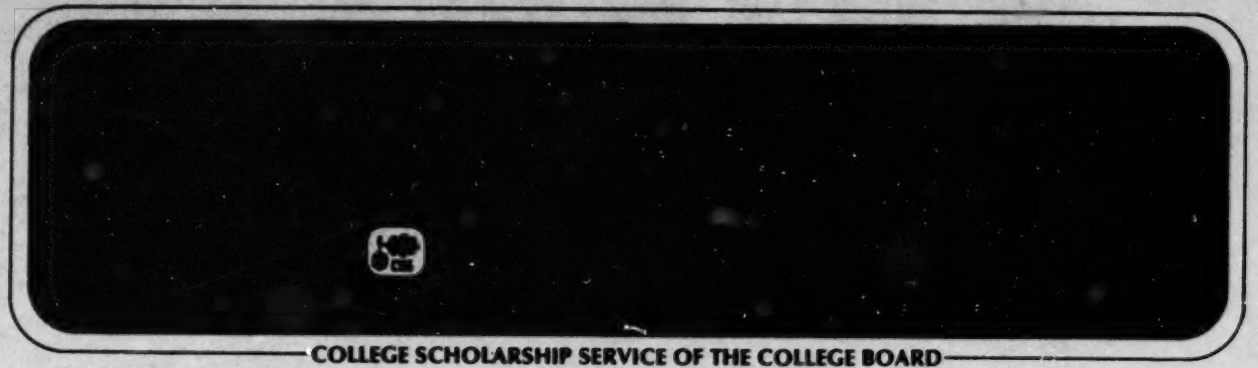
| **Northeast** *Indexes prepared by BLS** | *Index* | *First three digits of zip code* |
|---|---|---|
| Boston, MA | 1.07 | 021–022 |
| Buffalo, NY | 1.01 | 140–143 |
| Hartford, CT | 1.06 | 060–061 |
| Lancaster, PA | .96 | 175–176 |
| New York–Northeastern NJ | 1.05 | 100–116 and 070–084 |
| Philadelphia, PA–NJ | 1.00 | 085–086 and 190–191 |
| Pittsburgh, PA | .96 | 150–152 |
| Portland, ME | 1.05 | 040–041 |
| Nonmetropolitan areas | .99 | |
| *CSS suggested indexes for other Northeastern metropolitan areas*** | | |
| In New York, Connecticut, and Massachusetts | 1.02 | |
| In Pennsylvania | .96 | |
| In all other Northeastern states | 1.00 | |
| **North Central** *Indexes prepared by BLS** | | |
| Cedar Rapids, IA | .96 | 524 |
| Champaign–Urbana, IL | 1.04 | 618–619 |
| Chicago, IL–Northwestern IN | 1.03 | 463–464 |
| Cincinnati, OH–KY–IN | .96 | 450–452 |
| Cleveland, OH | 1.01 | 440–441 |
| Dayton, OH | .95 | 453–455 |
| Detroit, MI | .99 | 481–482 |
| Green Bay, WI | .94 | 541–543 |
| Indianapolis, IN | .98 | 460–462 |
| Kansas City, MO–KS | .98 | 640–641 and 660–662 |
| Milwaukee, WI | .99 | 530–534 |
| Minneapolis–St. Paul, MN | .98 | 550–554 |
| St. Louis, MO–IL | .97 | 630–631 |
| Wichita, KS | 1.00 | 670–672 |
| Nonmetropolitan areas | .97 | |
| *CSS suggested indexes for other North Central metropolitan areas*** | | |
| In Illinois, Indiana, Iowa, and Wisconsin | 1.00 | |
| In all other North Central states | .98 | |

| **South** *Indexes prepared by BLS** | *Index* | *First three digits of zip code* |
|---|---|---|
| Atlanta, GA | .94 | 300–303 |
| Austin, TX | .92 | 786–789 |
| Baltimore, MD | 1.00 | 210–214 |
| Baton Rouge, LA | .94 | 707–708 |
| Dallas, TX | .95 | 752 |
| Durham, NC | .95 | 275–277 |
| Houston, TX | .98 | 770 |
| Nashville, TN | .93 | 370–372 |
| Orlando, FL | .95 | 327–328 |
| Washington, DC–MD–VA | 1.03 | 200–205 |
| Nonmetropolitan areas | .90 | |
| *CSS suggested index for all other Southern metropolitan areas** | .90 | |
| **West** *Indexes prepared by BLS** | | |
| Anchorage, AK | 1.55 | 995 |
| Bakersfield, CA | .98 | 932–933 |
| Denver, CO | .98 | 800–803 |
| Los Angeles–Long Beach, CA | 1.06 | 900–908 |
| San Diego, CA | 1.02 | 920–921 |
| San Francisco–Oakland, CA | 1.10 | 940–948 |
| Seattle–Everett, WA | 1.10 | 980–982 |
| Honolulu, HI | 1.21 | 967–968 |
| Nonmetropolitan areas | .99 | |
| *CSS suggested index for all other Western metropolitan areas** | 1.00 | |

* Bureau of Labor Statistics indexes of comparative costs based on a lower budget for a 4-person family, autumn 1977.

** Estimates based on the BLS indexes.

# Appendix 2. Financial Aid Form



COLLEGE SCHOLARSHIP SERVICE OF THE COLLEGE BOARD

## WHAT IS THE FINANCIAL AID FORM?

The *Financial Aid Form* (FAF) is a document used to collect information for determining a student's need for financial aid. You submit the FAF to the College Scholarship Service (CSS), an activity of the College Board, where it is analyzed. The information you report on the FAF is confidential and is sent only to the recipients you indicate.

The CSS does not award financial aid; rather it evaluates your financial ability to contribute to the costs of education beyond high school.

The FAF may be used to apply for:

- the Basic Educational Opportunity Grant Program
- many state scholarship and grant programs
- financial aid administered by colleges and other institutions of education beyond high school

The decision to award financial aid rests with the individual institutions and programs, which directly inform students whether or not they are eligible for financial aid. Some of these may also request completion of separate financial aid applications.

## WHO COMPLETES THE FAF?

The FAF is completed by parents, in behalf of their children, and by students who are applying for financial aid for the academic year 1979-80.

If you answer "Yes" to ANY part of Items 13, 14, or 15 for ANY of the years indicated, your parents MUST complete the parents' section (Items 17-48) of the FAF. Refer to the definition of "parents" in the Instructions for Completing the FAF.

Even if you answer "No" to Items 13, 14, and 15 for all years, the institution you are applying to may require parents' information. You should follow any specific instructions you receive from the institution or program.

When parents' information is required and your parents are separated or divorced, Items 17-48 should be completed by the parent who has (or had) custody of you. Information may also be required of parent's present spouse, if any. See the Instructions for Completing the FAF.

Student's information (Items 1-16 and 49 and following) should be completed by all students.

## WHEN SHOULD THE FAF BE COMPLETED?

The FAF should be completed **after January 1, 1979.** Mail this form as soon as possible, preferably at least one month or more before the earliest financial aid deadline for the institutions and programs you list to receive the FAF.

Do **not** file this FAF **after March 15, 1980.**

It is not necessary to delay filing the FAF until the 1978 U.S. income tax return is filed. If the 1978 return has not been filed, estimate amounts you expect to report on the return.

## WHAT PROCEDURES ARE FOLLOWED TO ENSURE ACCURACY?

It is important that you provide accurate and complete information on the FAF. Failure to do so may jeopardize your request for financial aid.

If you use the FAF to establish eligibility for federal student financial aid funds, you should know that *any person who intentionally makes false statements or misrepresentations on this form is subject to fine, or to imprisonment, or to both, under provisions of the United States Criminal Code.*

In order to ensure accurate reporting of data on the FAF, the CSS may request authorization to obtain an official copy of the parents' or student's 1978 U.S. income tax return from the Internal Revenue Service (IRS). Do not send any income tax returns with the FAF to the CSS. Your authorization and any tax returns obtained by using the authorization are confidential and are not sent to institutions and programs. Some institutions and programs may request that you send a copy of your income tax return to them. If so, send it directly to the requesting institution. Failure to provide requested documentation may result in denial of aid.

## WILL THE CSS SEND AN ACKNOWLEDGMENT?

If an institution or program is listed in Item 81, the CSS will send you an Acknowledgment when processing of your FAF has been completed. The Acknowledgment includes an Additional College Request (ACR) form for you to submit if you later want copies of the FAF sent to institutions or programs not originally listed. The fee for ACR processing is $3.50 for the first institution or program later designated to receive a copy of the FAF and $2.50 for each additional one.

## WHAT IS MY CSS ESTIMATED CONTRIBUTION?

Your estimated contribution is the amount of money the CSS calculates you and your family are able to provide for the expenses of college or other education beyond high school. Each institution or program has final responsibility for determining your contribution. This figure may differ from the CSS estimated contribution.

The CSS estimate is provided as part of the Acknowledgment and is sent with explanatory material. If you want to receive the report of CSS Estimated Contribution, add $1.00 to the processing fee and check the appropriate box in Item 82.

## WHAT IS THE FEE FOR FILING THE FAF?

The CSS processing fee is $4.75 for the first institution or program designated to receive a copy of the FAF and $2.50 for each additional one. If you are requesting the report of your CSS Estimated Contribution, you should include an additional fee of $1.00.

The fee covers the costs of analyzing the FAF and sending copies of the FAF and the analysis to institutions and programs. Please make your check or money order payable to the College Scholarship Service. *Do not send cash.*

There is no charge for using the FAF to apply for the Basic Educational Opportunity Grant (BEOG) Program.

## WHERE TO MAIL THE FAF

Mail your completed FAF in the attached envelope to the appropriate CSS office listed below.

**COLLEGE SCHOLARSHIP SERVICE**
**Box 2700**
**Princeton, NJ 08541**

OR

**COLLEGE SCHOLARSHIP SERVICE**
**Box 300**
**Berkeley, CA 94701**

**IF YOU LIVE IN:**

| | | | |
|---|---|---|---|
| Alabama | AL | New Hampshire | NH |
| Canal Zone | CZ | New Jersey | NJ |
| Connecticut | CT | New York | NY |
| Delaware | DE | North Carolina | NC |
| District of Columbia | DC | Ohio | OH |
| Florida | FL | Pennsylvania | PA |
| Georgia | GA | Puerto Rico | PR |
| Indiana | IN | Rhode Island | RI |
| Kentucky | KY | South Carolina | SC |
| Louisiana | LA | Tennessee | TN |
| Maine | ME | Vermont | VT |
| Maryland | MD | Virgin Islands | VI |
| Massachusetts | MA | Virginia | VA |
| Michigan | MI | West Virginia | WV |
| Mississippi | MS | Wisconsin | WI |

**IF YOU LIVE IN:**

| | | | |
|---|---|---|---|
| Alaska | AK | Nebraska | NE |
| American Samoa | AS | Nevada | NV |
| Arizona | AZ | New Mexico | NM |
| Arkansas | AR | North Dakota | ND |
| California | CA | Oklahoma | OK |
| Colorado | CO | Oregon | OR |
| Guam | GU | South Dakota | SD |
| Hawaii | HI | Texas | TX |
| Idaho | ID | Trust Territory (Marshall, Northern Mariana, and Caroline Is.) | TT |
| Illinois | IL | | |
| Iowa | IA | | |
| Kansas | KS | | |
| Minnesota | MN | Utah | UT |
| Missouri | MO | Washington | WA |
| Montana | MT | Wyoming | WY |

If where you live is not listed above, send your FAF to the CSS office in Princeton, NJ.

# Financial Aid Form (FAF)

## Academic Year 1979-80

1 STUDENT'S NAME — STUDENT'S LAST NAME | STUDENT'S FIRST NAME | M.I.

2 STUDENT'S SOCIAL SECURITY NUMBER

3 STUDENT'S DATE OF BIRTH — MONTH | DAY | YEAR

OPTIONAL — 1 ☐ M 2 ☐ F — 4 SEX

5 STUDENT'S PERMANENT MAILING ADDRESS — NUMBER, STREET, AND APARTMENT NUMBER; CITY; STATE ABBREVIATION; ZIP CODE

6 STUDENT'S STATE OF LEGAL RESIDENCE (See instructions.)

7 STUDENT'S MARITAL STATUS (Check only one box.) — Unmarried ☐ 1 Married ☐ 2 Separated ☐ 3 — Date of marriage or separation:

8 IS STUDENT — • a U.S. citizen? Yes ☐ 1 No ☐ 2 — • a permanent resident or does student meet criteria stated in the instructions? Yes ☐ 1 No ☐ 2

9A Student's year in college or other education beyond high school during 1979-80 (Check only one box.) — FIRST (freshman) 1 ☐ | SECOND (sophomore) 2 ☐ | THIRD (junior) 3 ☐ | FOURTH (senior) 4 ☐ | FIFTH (undergraduate) 5 ☐ | GRADUATE/PROFESSIONAL 6 ☐

Expected degree — Month & Year

9B Will student have received a bachelor's degree before July 1, 1979? (If "Yes," see instructions.) Yes ☐ 1 No ☐ 2

10 Name of institution student attended in 1978-79:

If an entering first-time student during 1979-80, enter your **high school 6-digit code number**. Otherwise, leave blank. — CODE NUMBER

11 For what academic period(s) in 1979-80 does the student want financial assistance? (Check all boxes that apply.) — 1 ☐ Academic year: 1979-80 | 2 ☐ Summer term: 1979 | 3 ☐ Fall term: 1979 | 4 ☐ Winter term: 1979-80 | 5 ☐ Spring term: 1980 | 6 ☐ Summer term: 1980

12 During 1979-80, student plans to live (Check only one box.) — 1 ☐ with parents | 2 ☐ on campus | 3 ☐ off campus

**Student must answer questions 13, 14, and 15 for each year**

| | 1978? | 1979? | 1980? |
|---|---|---|---|
| 13 Did (or will) student live with parents for more than six weeks during | Yes ☐ 1 No ☐ 2 | Yes ☐ 1 No ☐ 2 | Yes ☐ 1 No ☐ 2 |
| 14 Did (or will) parents claim student as a U.S. income tax exemption for | Yes ☐ 1 No ☐ 2 | Yes ☐ 1 No ☐ 2 | Yes ☐ 1 No ☐ 2 |
| 15 Did (or will) student receive assistance worth more than $750 from parents during | Yes ☐ 1 No ☐ 2 | Yes ☐ 1 No ☐ 2 | Yes ☐ 1 No ☐ 2 |

16 Are both student's parents deceased? Yes ☐ 1 No ☐ 2

**Enter yearly amounts in boxes only.**

| | 1978? | 1979? | 1980? |
|---|---|---|---|
| TAXABLE INCOME | | | |
| 17 A Wages, salaries, etc. — father or stepfather | $ | $ | $ |
| B Wages, salaries, etc. — mother or stepmother | $ | $ | $ |
| C Interest income | $ | $ | $ |
| D Dividends | $ | $ | $ |
| E Taxable income other than wages, interest, and dividends (Itemize and give dollar amounts in 80.) | $ | $ | $ |
| Subtotal (Add 17A through 17E.) ▶ | $ | $ | $ |
| (18) Adjustments to income (Enter ONLY allowable adjustments from lines 28 and 30 of IRS Form 1040. If none, enter zero.) | $ | $ | $ |
| 19 **ADJUSTED GROSS INCOME** (Subtract 18 from subtotal; line 31 of IRS Form 1040 or line 10 of Form 1040A) ▶ | $ | $ | $ |
| NONTAXABLE INCOME (See instructions.) | | | |
| 20 Social security benefits | $ | $ | $ |
| (21) Other nontaxable income (child support, welfare, veterans benefits, etc.) | $ | $ | $ |
| 22 TOTAL INCOME (Add 19, 20, and 21.) ▶ | $ | $ | $ |

| | |
|---|---|
| 23 U.S. INCOME TAX PAID (line 47 of IRS Form 1040 or line 13 of IRS Form 1040A) | $ |
| 24 IRS ITEMIZED DEDUCTIONS (line 39 of Schedule A, IRS Form 1040) | $ |
| 25 STATE AND OTHER TAXES | $ |
| (26) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions.) | $ |
| (27) CASUALTY OR THEFT LOSS(ES) (See instructions.) | $ |
| 28 UNREIMBURSED ELEMENTARY AND HIGH SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN, excluding the student applicant | $ |
| (29) OTHER UNUSUAL EXPENSES | $ |

**Enter information in boxes only**

| | Present Market Value | Unpaid Mortgage Principal or Debts |
|---|---|---|
| 30 HOME, IF OWNED OR BEING PURCHASED — YEAR PURCHASED 19 ; PURCHASE PRICE $ | $ | $ |
| (31) OTHER REAL ESTATE | $ | $ |
| (32) INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) | $ | $ |
| 33 BUSINESS (Include your share of all business assets noted in instructions.) | $ | $ |
| 34 FARM (Include your share of all farm assets noted in instructions.) | $ | $ |
| 35 CASH, SAVINGS, AND CHECKING ACCOUNTS | $ | |
| 36 CONSUMER INDEBTEDNESS | | $ |
| (37) OTHER INDEBTEDNESS (Debts from 1977 or before. Do not include any debts entered above.) | | $ |

38 NAME — AGE
STREET ADDRESS
CITY/STATE/ZIP — NUMBER OF YEARS WITH EMPLOYER
OCCUPATION/EMPLOYER
SOCIAL SECURITY NUMBER ▶ — STATE OF LEGAL RESIDENCE ▶

39 NAME — AGE
STREET ADDRESS
CITY/STATE/ZIP — NUMBER OF YEARS WITH EMPLOYER
OCCUPATION/EMPLOYER
SOCIAL SECURITY NUMBER ▶ — STATE OF LEGAL RESIDENCE ▶

40 PARENTS' CURRENT MARITAL STATUS (Check only one box.) — 1 ☐ Single | 2 ☐ Married | 3 ☐ Separated | 4 ☐ Divorced | 5 ☐ Mother living, father deceased | 6 ☐ Father living, mother deceased

41 PARENTS' ENTRIES FOR 1978 in 17 through 19, 23 through 27, and 42 (Check only one box.) — 1 ☐ are from a completed 1978 U.S. income tax return | 2 ☐ are estimated | 3 ☐ Parents will not file a 1978 U.S. income tax return

42 TOTAL NUMBER OF EXEMPTIONS claimed on parents' 1978 U.S. income tax return — **1978**

43 TOTAL SIZE OF PARENTS' HOUSEHOLD (Include the student named on this form, **if a member of parents' household**, parents, and other dependent children. Include other dependents if they meet criteria stated in the instructions.) — **1979-80**

44 IF STUDENT APPLICANT IS NOT INCLUDED IN 43, CHECK HERE ☐

45 NUMBER IN COLLEGE — Of the number entered in 43, how many will be enrolled in college or other education beyond high school at least half time during the 1979-80 academic year? — **1979-80**

46 IF STUDENT APPLICANT IS NOT INCLUDED IN 45, CHECK HERE ☐

47 PROVIDE INFORMATION BELOW FOR **ALL CHILDREN AND OTHER DEPENDENTS** ENTERED IN 43.

| A Name (**If you need additional space, use 80.**) | B Age | C Name of institution to be attended in 1979-80 | D Year in school in 1979-80 | E Unreimbursed tuition and fees | F Enrolled Full-time | F Enrolled Half-time or more |
|---|---|---|---|---|---|---|
| 1 STUDENT APPLICANT | | | | | | |
| 2 | | | | $ | | |
| 3 | | | | $ | | |
| 4 | | | | $ | | |
| 5 | | | | $ | | |

**(To be completed by parent who has filed this FAF)**

48 A OTHER PARENT'S NAME
HOME ADDRESS
OCCUPATION/EMPLOYER

B Date of divorce or separation — MONTH | YEAR

C Who claimed student as a tax dependent?

D Total amount of child support received for all children in 1978 — $

E According to court order, when will (did) support for student end? — MONTH | YEAR

F Is there any agreement specifying a contribution for student's education? Yes ☐ No ☐ If yes, how much per year? $

## Student's Information (continued) — All students should complete all items below. Do not leave items blank. Enter zero where appropriate.

| Do not enter monthly amounts. | Calendar Year 1978 | Summer 1979 3 months | Estimated Academic Year 1979-80 9 months |
|---|---|---|---|
| 49 STUDENT'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.) | $ | $ | $ |
| 50 SPOUSE'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.) | $ | $ | $ |
| 51 OTHER TAXABLE INCOME (interest, dividends, etc.) | $ | $ | $ |
| 52 ADJUSTED GROSS INCOME (line 31 of IRS Form 1040 or line 10 of IRS Form 1040A) (Do not include work-study earnings. See instructions.) | $ | | |
| 53 NONTAXABLE INCOME AND BENEFITS (See instructions. Do not include social security or veterans educational benefits reported in 63-66.) | $ | $ | $ |
| 54 FINANCIAL ASSISTANCE FROM STUDENT'S PARENTS | | $ | $ |
| 55 FINANCIAL ASSISTANCE FROM SPOUSE'S PARENTS | | $ | $ |
| 56 GRANTS, SCHOLARSHIPS, EDUCATIONAL LOANS, WORK-STUDY (Include only aid actually awarded.) | | $ | $ |
| 57 U.S. INCOME TAX PAID (line 47 of IRS Form 1040 or line 13 of IRS Form 1040A) | $ | | |
| 58 IRS ITEMIZED DEDUCTIONS (line 39 of Schedule A, IRS Form 1040) | $ | | |
| 59 MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions.) | $ | $ | $ |
| 60 CASUALTY OR THEFT LOSS(ES) (See instructions.) | $ | $ | $ |
| 61 UNREIMBURSED ELEMENTARY AND HIGH SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN | $ | $ | $ |
| 62 OTHER UNUSUAL EXPENSES | $ | $ | $ |

| | Calendar Year 1978 | July 1, 1979-June 30, 1980 |
|---|---|---|
| 63 AMOUNT OF SOCIAL SECURITY BENEFITS to be received **per month** | $ | $ |
| 64 NUMBER OF MONTHS social security benefits to be received | | |
| 65 AMOUNT OF VETERANS EDUCATIONAL BENEFITS to be received **per month** | | $ |
| 66 NUMBER OF MONTHS veterans educational benefits to be received | | |

| | Present Market Value | Unpaid Mortgage Principal or Debts |
|---|---|---|
| 67 CASH, SAVINGS, AND CHECKING ACCOUNTS (Do not leave blank.) | | $ |
| 68 HOME, IF OWNED OR BEING PURCHASED — YEAR PURCHASED 19 — PURCHASE PRICE $ | $ | $ |
| 69 INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) AND OTHER REAL ESTATE | $ | $ |
| 70 BUSINESS (Include your share of all business assets noted in instructions.) | $ | $ |
| 71 FARM (Include your share of all farm assets noted in instructions.) | $ | $ |
| 72 CONSUMER INDEBTEDNESS | | $ |
| 73 OTHER INDEBTEDNESS (Do not include any debts entered above.) | | $ |

74A STUDENT'S ENTRIES FOR 1978 in 49 through 52, 57 through 60, and 74B (Check only one box.) 1 ☐ are from a completed 1978 U.S. income tax return 2 ☐ are estimated 3 ☐ Student (and spouse) will not file a 1978 U.S. income tax return

74B TOTAL NUMBER OF EXEMPTIONS claimed on student's (and spouse's) 1978 U.S. income tax return — 1978

75 TOTAL SIZE OF STUDENT'S HOUSEHOLD (Include the student named on this form, spouse, and dependent children. Include other dependents if they meet criteria stated in the instructions.) — 1979-80

76 NUMBER IN COLLEGE. Of the number entered in 75, how many will be enrolled in college or other education beyond high school at least half-time during the 1979-80 academic year? — 1979-80

77 STUDENT'S OCCUPATION | STUDENT'S EMPLOYER | 78 SPOUSE'S OCCUPATION

79 PROVIDE INFORMATION BELOW FOR **SPOUSE, CHILDREN, AND OTHER DEPENDENTS** ENTERED IN 75.

| A. Name (If you need additional space, use 88.) | B. Age | C. Name of institution to be attended in 1979-80 | D. Year in school in 1979-80 | E. Unreimbursed tuition and fees | F. Enrolled: Full-time | Half-time or more |
|---|---|---|---|---|---|---|
| 1 | | | | $ | | |
| 2 | | | | $ | | |
| 3 | | | | $ | | |

80 Use this space to explain all circled items and any unusual circumstances. If more space is needed, attach additional sheets of paper. 00

81 If you are applying for financial aid from institutions, states, and other programs and want them to receive your FAF, enter their complete names, addresses, and CSS code numbers and enclose appropriate fee. Obtain code numbers from the enclosed CSS Code List. If a code number is not available, leave the CSS code number box blank.

Do not enter the BEOG Program in this item. If you are applying ONLY to the BEOG Program, leave this item and 82 blank and complete 83 and 84.

| NAME | CITY | STATE | CSS CODE NO. |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

82 **Check the box next to the number of institutions and programs entered in 81, above and mail this FAF with check or money order for appropriate amount to the College Scholarship Service.**

1 ☐ $4.75 2 ☐ $7.25 3 ☐ $9.75 4 ☐ $12.25 5 ☐ $14.75 6 ☐ $17.25

■ If you wish to receive a report of your **CSS Estimated Contribution**, check here and add $1 to the amount checked above ☐ $1.00

83 Do you authorize information from this FAF to be released to the BEOG Program in order to be considered for BEOG assistance? (There is no charge for applying to the BEOG Program.) Yes ☐ 1 No ☐ 2

If yes, enter your first two institutional choices, so that the BEOG Program can notify these institutions of your BEOG status. (If you want institutions to receive your FAF, be sure to list them at 81 above and enclose the appropriate fee.)

| NAME | CITY | STATE | CSS CODE NO. |
|---|---|---|---|
| | | | |
| | | | |

84 Do you authorize the BEOG Program to release the appropriate information provided on this form (including any new information or corrections for the 1979-80 academic year) to the agency administering financial aid programs in your state of legal residence for the purpose of calculating state awards, verifying data provided on state student aid applications, and conducting research? Yes ☐ 1 No ☐ 2

I (We) declare that the information reported is true, correct, and complete. I (We) authorize the CSS to transmit the information on this form to state student aid programs, when an institution or a program is listed in 81, for the purpose of assisting the student in being considered for financial aid. I (We) agree to provide, if requested, any documentation, including a copy of my (our) state or U.S. income tax return, to the CSS or any of the authorized recipients, including the BEOG Program. I (We) understand that failure to provide documentation may result in denial of aid.

1. Student's Signature — 2. Spouse's Signature

3. Father's Signature — 4. Mother's Signature

Student's Telephone ( ) AREA NUMBER — Date Completed MONTH DAY YEAR

## INSTRUCTIONS FOR COMPLETING THE FAF

**To avoid delays in processing, it is important that you complete all items on the FAF according to the following instructions:**

- **Please type or print all entries in black or dark ink; do not use a pencil.**
- **Enter each response in the proper area. Do not make entries outside boxes or enter more than one set of figures in a box.**
- **Enter amounts in dollars; omit cents. Do not use commas between dollar values. For example, if wages, salaries, tips, and other compensation are $5,398.24, enter $5398.**
- **Do not leave dollar items blank. Enter a zero (0) where appropriate. Do not use such words as "unknown," "none," or "same."**
- **Use Item 80 to explain circled items and any unusual circumstances. Attach additional sheets of paper if more space is needed. On any additional sheets, be certain to give the student's complete identification information and the CSS code numbers of the institutions and programs to receive the FAF.**

**Certain sections of the FAF are reproduced below to assist you in completing the form. Keep these instructions and the worksheets for your records.**

### STUDENT'S INFORMATION

**ITEM 1.** Enter student's complete name, giving last name, first name, and middle initial.

**ITEM 2.** Enter student's social security number.

**ITEM 3.** Enter student's date of birth, using numbers for month, day, and year.

**ITEM 4.** Indicate student's sex.

**ITEM 5.** Enter the address where the student can be certain of receiving notification of the processing of this form.

**ITEM 6.** Enter the abbreviation for the student's state of legal residence.

**ITEM 7.** Indicate student's current marital status. If married or separated, enter the date of marriage or separation. If student intends to marry before July 1, 1980, enter date of intended marriage.

**ITEM 8.** Indicate student's U.S. citizenship status. Answer "Yes" if student is a U.S. citizen, national or permanent resident; a citizen of the Northern Mariana Islands; a permanent resident of the Trust Territory of the Pacific Islands; or is in the U.S. for other than a temporary purpose and intends to become a permanent resident. In order to meet the last criterion, student must possess an I-171 or an I-464A, both of which are approval notices to apply for permanent residence, or an I-94 (arrival-departure form) endorsed either: (1) conditional entrant status or indefinite parole, or (2) employment authorized and adjustment applicant. In addition, student may answer "Yes" if student has been granted asylum and been given voluntary departure for a period of one year. Note: If student is in the U.S. on an F-1 or F-2 student visa, student is not eligible for federal student aid and must answer "No" to this item.

**ITEM 9A.** Indicate student's year in college or other education beyond high school during 1979-80. Also, enter student's present degree objective and expected date of graduation. "Fifth (undergraduate)" means the fifth year of an undergraduate curriculum that normally requires five years for completion. If "fifth" is indicated, see the back cover for BEOG eligibility criteria. Graduate students are not eligible for BEOG.

**ITEM 9B.** If student has already received a bachelor's degree (or higher degree) from a U.S. institution or an equivalent degree from a foreign institution, or if student will receive such a degree before July 1, 1979, answer "Yes" to this item. **Note:** A student is *not* eligible for a BEOG award if he or she has received a bachelor's degree.

**ITEM 10.** Enter the name of the institution, if any, that student attended in 1978-79. If the student is an entering, first-time student in 1979-80, enter the student's high school 6-digit code number. The code number may be obtained from the guidance office of the student's high school. The code number will be used to provide student's name and FAF processing status to student's high school.

**ITEM 11.** Indicate the academic period(s) for which the student is seeking financial assistance. Check all boxes that apply.

**ITEM 12.** Indicate where the student plans to live during 1979-80. "On campus" means residence facilities operated by or for the institution; "off-campus" means residence facilities not operated by or for the institution, but not including the parents' home. If student's choice of institution has not been made, the student should indicate his or her plans for the first institution listed in Item 81.

**ITEMS 13-15.** These items should be completed with regard to student's parents. For purposes of this form, **the term "parents" is defined to be the student's mother and/or father or adoptive parent(s).** Foster parents and guardians are not defined as parents.

If both student's parents are deceased, answer "No" to all questions in Items 13-15.

For Item 15, assistance includes food, housing, clothes, medical and dental care, cash, gifts, cost of education, etc.

**If you answer "Yes" for any question for any year, the parents' confidential statement (Items 17-48) must be completed.**

**If you answer "No" to every question for every year with regard to student's parents, the parents' confidential statement (Items 17-48) need not be completed; however, some institutions or programs to which you are applying may require this information.** You should follow any specific instructions you receive from the institution or program.

**ITEM 16.** Indicate whether both of student's parents are deceased.

**Note:** Funds received by the student or parents as an award under the Distribution of Judgment Funds Act or the Alaska Native Claims Settlement Act should NOT be reported as income or assets on this form. Property should not be reported as an asset if: (a) it may not be sold or have loans placed against it without consent of the Secretary of Interior, or (b) the property is held in trust by the U.S. Government.

**Note:** If student or parents filed a 1978 income tax return with a Government outside the U.S., include information corresponding to that requested in any item referring to the U.S. income tax return.

### PARENTS' CONFIDENTIAL STATEMENT

**If student's parents are separated or divorced,** provide information for the parent who has or had custody of the student. If no custody was awarded, or if parents have or had equal custody of the student, provide information for the parent with whom the student resided for the greater portion of the 12-month period preceding the date of completing this form.

**If parents are divorced, or if parent is widowed,** and the parent has remarried, financial information of student's stepparent may need to be reported. Student's stepparent's information should be reported (together with parent's information) *if either* (a) student did or will live with stepparent (and parent) for more than six weeks during 1978, 1979, or 1980; or (b) student did or will receive more than $750 in financial assistance from stepparent in 1978, 1979, or 1980.

**If one of student's parents is deceased,** and the surviving parent has not remarried, provide 1978 and 1979 income and expense information for *only* the surviving parent.

The parents' confidential statement (Items 17-48) should *not* be completed by student or student's spouse.

| Parents' Annual Income | 1977 | 1978 | Est'd 1979 |
|---|---|---|---|
| Enter yearly amounts in boxes only. | | | |
| TAXABLE INCOME | | | |
| 17 A. Wages, salaries, etc. — father or stepfather | $ | $ | $ |
| B. Wages, salaries, etc. — mother or stepmother | $ | $ | $ |
| C. Interest income | $ | $ | $ |
| D. Dividends | $ | $ | $ |
| (E) Taxable income other than wages, interest, and dividends (Itemize and give dollar amounts in 80.) | $ | $ | $ |
| Subtotal (Add 17A through 17E.) ▶ | $ | $ | $ |
| (18) Adjustments to income (Enter ONLY allowable adjustments from lines 28 and 30 of IRS Form 1040. If none, enter zero.) | $ | $ | $ |
| 19 ADJUSTED GROSS INCOME (Subtract 18 from subtotal.) (line 31 of IRS Form 1040 or line 10 of Form 1040A) ▶ | $ | $ | $ |
| NONTAXABLE INCOME (See instructions.) | | | |
| 20 Social security benefits | $ | $ | $ |
| (21) Other nontaxable income (child support, welfare, veterans benefits, etc.) | $ | $ | $ |
| 22 TOTAL INCOME (Add 19, 20, and 21.) ▶ | $ | $ | $ |

| Parents' Annual Expenses | 1978 |
|---|---|
| 23 U.S. INCOME TAX PAID (line 47 of IRS Form 1040 or line 13 of IRS Form 1040A) | $ |
| 24 IRS ITEMIZED DEDUCTIONS (line 38 of Schedule A, IRS Form 1040) | $ |
| 25 STATE AND OTHER TAXES | $ |
| (26) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions.) | $ |
| (27) CASUALTY OR THEFT LOSS(ES) (See instructions.) | $ |
| 28 UNREIMBURSED ELEMENTARY AND HIGH SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN, excluding the student applicant | $ |
| (29) OTHER UNUSUAL EXPENSES | $ |

Enter total annual amounts only. Whenever an individual entry is from more than one source, itemize and give dollar amounts in Item 80. The IRS references on the FAF are for the 1978 U.S. income tax return. For 1979, provide best estimates.

**In completing Items 17-19 and 23-27,** if parents are married and file separate U.S. income tax returns, add the figures from both returns and report the total.

**ITEMS 17A-B.** Enter the amount of wages, salaries, tips, and other compensation earned by (A) father and (B) mother. For 1978, include amounts reported on lines 8, 13, and 19 of parents' 1978 U.S. income tax Form 1040, or line 7 of Form 1040A. Also include income from employment which parents were not required to report on a U.S. income tax return.

**ITEM 17C.** Enter the amount of "interest income" received by parents. For 1978, include amount reported on line 9 of parents' 1978 U.S. income tax Form 1040, or line 8 of Form 1040A.

**ITEM 17D.** Enter the amount of "dividends" received by parents. For 1978, include amount reported on line 10c of parents' 1978 U.S. income tax Form 1040, or line 9c of Form 1040A.

## Parents' Annual Income and Expenses (continued)

**ITEM (17E).** Enter the amount of taxable income other than wages, interest, and dividends received by parents. For 1978, include amounts reported on lines 11, 12, 14-18, and 20 of parents' 1978 U.S. income tax Form 1040. Itemize and give dollar amounts in Item 80.

**ITEM (18).** Enter the amount of "adjustments to income" reported on lines 28 and 30 of parents' 1978 U.S. income tax Form 1040. **Enter only IRS allowable amounts** for forfeited interest, moving expense, employee business expense, payments to a Keogh or an individual retirement plan, alimony paid, and disability income exclusion (sick pay). Itemize and give dollar amounts in Item 80.

**ITEM 19.** Enter the amount of "adjusted gross income" reported on line 31 of parents' 1978 U.S. income tax Form 1040, or line 10 of Form 1040A. If parents will not file a 1978 U.S. income tax return, be certain to include in this item parents' employment earnings, interest, dividends, and any other income received in 1978 that would normally be subject to tax. Do not include any amount reported in Item 20 or 21. Amount should equal the sum of Items 17A through 17E, minus Item 18.

**ITEM 20.** Enter the amount of social security benefits received by parents and student. The student's benefits are also to be reported in Items 63 and 64.

**ITEM (21).** Enter the total of all other nontaxable income received by parents.

Include:
- Child support, welfare benefits, and unemployment compensation.
- Veterans benefits *except educational benefits.*
- Any other income which is not subject to income tax, such as interest on tax-free bonds; untaxed portions of pensions and capital gains; and military, clergy, and other subsistence and housing allowances.

*Do not* include:
- Amounts received from student aid programs (educational loans, work-study earnings, grants, or scholarships).
- Social security benefits.
- Veterans educational benefits (GI Bill or War Orphans' and Widows' Education Assistance).
- "Adjustments to income" reported in Item 18.
- Any income reported in Items 17A through 17E.

**ITEM 22.** If the amount entered for 1978 is different by $2,000 or more than that entered for 1977, complete the shaded 1977 column for Items 17-21. Also, if the amount entered for 1979 is different by $2,000 or more from that entered for 1978, explain in Item 80.

**ITEM 23.** Enter parents' U.S. income tax paid as reported on line 47 of 1978 U.S. income tax Form 1040, or line 13 of Form 1040A. Do not copy from a W-2 Form tax withheld. If parents will not file a 1978 U.S. income tax return, enter zero.

**ITEM 24.** If parents itemize deductions on their 1978 U.S. income tax return, enter the amount of "total deductions" reported on line 39 of Schedule A, Form 1040. If parents do not itemize deductions, enter a zero.

**ITEM 25.** If parents itemize deductions on their 1978 U.S. income tax return, enter the amount of state and other taxes reported on line 17 of Schedule A, Form 1040. If parents take a standard deduction or will not file a 1978 return, enter the total of state and local income, real estate, gasoline, sales, personal property, and other taxes. Do not include U.S. income tax.

**ITEM (26).** If parents itemize deductions on their 1978 U.S. income tax return, enter the total of medicine, drugs, and other medical and dental expenses reported on lines 2 and 6 of Schedule A, Form 1040. If parents take a standard deduction or will not file a 1978 return, enter the amount of medical and dental expenses for parents' household paid in 1978 which were *not* covered by insurance. Do not include the cost of medical and dental insurance premiums.

**ITEM (27).** If parents itemize deductions on their 1978 U.S. income tax return, enter the amount of casualty or theft loss(es) reported on line 29 of Schedule A, Form 1040. If parents take a standard deduction or will not file a 1978 return, determine the amount of each loss not covered by insurance, due to theft or damage by fire, storm, or accident. Subtract $100 from the amount of each loss; add the net amount of each of these losses and enter the total.

**ITEM 28.** Enter the amount of elementary, junior high, and senior high school tuition and fees parents paid in 1978 for all dependent children (other than the student) included in Item 43. Do not report any amounts which were paid by scholarships or other forms of student aid.

**ITEM 29.** Enter the total amount of other unusual expenses such as payments for child support, expenses associated with a handicap, funerals, legal fees, and water, street, and sewer assessments. Itemize and give dollar amounts in Item 80.

### Parents' Assets and Indebtedness

Enter information in boxes only.

| | | Present Market Value | Unpaid Mortgage Principal or Debts |
|---|---|---|---|
| 30 | HOME, IF OWNED OR BEING PURCHASED<br>YEAR PURCHASED 19 PURCHASE PRICE $ | $ | $ |
| (31) | OTHER REAL ESTATE | $ | $ |
| (32) | INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) | $ | $ |
| 33 | BUSINESS (Include your share of all business assets noted in instructions.) | $ | $ |
| 34 | FARM (Include your share of all farm assets noted in instructions.) | $ | $ |
| 35 | CASH, SAVINGS, AND CHECKING ACCOUNTS | $ | |
| 36 | CONSUMER INDEBTEDNESS | | $ |
| (37) | OTHER INDEBTEDNESS (Debts from 1977 or before. Do not include any debts entered above.) | | $ |

**In completing Items 30-34,** enter the market value of each asset listed. Market value is the amount for which the asset could currently be sold. Do not use such valuations as assessed value, insured value, or taxed value. Do not report personal or consumer debts that are not related to the assets listed.

Do not report any asset or debt more than once.

**ITEM 30.** Enter the present market value of parents' home. Also, enter unpaid mortgage principal and related debts on parents' home.

**ITEM (31).** Enter the present market value of parents' other real estate. Also, enter unpaid mortgage principal and debts on parents' other real estate. Report business or farm assets and debts only in Item 33 or 34.

**ITEM (32).** Enter the present market value of parents' investments (including stocks, bonds, and other securities). Also, enter unpaid debts on parents' investments. Report business or farm assets and debts only in Item 33 or 34.

**ITEM 33.** If parents own all or part of a business, enter the present market value of business. Also, enter the present mortgage and related debts for which the business assets are used as collateral. Do not include value of home even if part of business property; report value of home only in Item 30. If parents are not the sole owners of the business, enter only the amount of their share of the total business market value and debt. Some institutions require that parents reporting business assets complete a Business Supplement form, available where you obtained this FAF.

### BUSINESS WORK SHEET

| | | |
|---|---|---|
| A. | Percentage of ownership | _____% |
| B. | Current assets (cash and other current assets less reserve for bad debts) | $ _____ |
| C. | Fixed assets (present market value of land, buildings, equipment, and other fixed assets) | $ _____ |
| D. | Total assets (Add B and C.) | $ _____ |
| E. | Multiply total assets by percentage of ownership. (Enter amount in Item 33, market value.) | $ |
| F. | Total indebtedness (mortgage on land and buildings and other business indebtedness) | $ _____ |
| G. | Multiply total indebtedness by percentage of ownership. (Enter amount in Item 33, debts.) | $ |

**ITEM 34.** If parents own all or part of a farm, enter the present market value of farm. Also, enter the present mortgage and related debts for which the farm assets are used as collateral. Do not include value of home even if part of farm property; report value of home only in Item 30. If parents are not the sole owners of the farm, enter only the amount of their share of the total farm market value and debt. Some institutions require that parents reporting farm assets complete a Farm Supplement form, available where you obtained this FAF.

### FARM WORK SHEET

| | | |
|---|---|---|
| A. | Percentage of ownership | _____% |
| B. | Total assets (present market value of land and buildings [excluding farm home]; bank accounts and accounts receivable; livestock, grain, hay, and other products; machinery and other assets) | $ _____ |
| C. | Multiply total assets by percentage of ownership. (Enter amount in Item 34, market value.) | $ |
| D. | Total indebtedness (mortgage on farm [excluding farm home]; debts on machinery and equipment; other debts) | $ _____ |
| E. | Multiply total indebtedness by percentage of ownership. (Enter amount in Item 34, debts.) | $ |

**ITEM 35.** Enter the present amount of parents' cash, savings, and checking accounts.

**ITEM 36.** Enter the present amount of parents' consumer indebtedness (such as debts for purchase of automobiles, appliances, and other consumer durables; and retail store and bank charge accounts).

**ITEM (37).** Do not include any expenses already entered in Items 23-29 or any debt entered in Items 30-34 and 36. *Include only debt outstanding from 1977 or before.* Include such past debts as medical and dental expenses; remaining business indebtedness if business dissolved; funeral expenses; legal fees; unreimbursed job-related moving expenses; natural disasters not covered by insurance; liens; living expenses if business failure, prolonged illness, or unemployment has depleted assets and forced indebtedness; and educational indebtedness of parents or other family members, except the student. Enter student's educational indebtedness in Item 73. *Do not include any other type of debt outstanding.*

### PARENTS' INFORMATION

**ITEM 38.** Enter appropriate information for father or stepfather.

**ITEM 39.** Enter appropriate information for mother or stepmother.

**ITEM 40.** Indicate parents' *current* marital status. Check only one box.

**ITEM 41.** Indicate whether the 1978 U.S. income tax return figures provided in Items 17-19, 23-27, and 42 are (1) from a completed return, (2) estimated, or (3) parents will not file a 1978 U.S. income tax return.

**Note:** If parents file a U.S. income tax return, the amounts reported on this form should be the same as reported in the corresponding items of parents' return. Parents may be required to provide a copy of their return (and other documentation) before financial aid is awarded.

**ITEM 42.** Enter the number of exemptions reported on line 7 of parents' 1978 U.S. income tax Form 1040, or line 6 of Form 1040A. If parents did not and will not file a 1978 return, enter zero.

**ITEM 43.** Enter the total number of persons for whom parents will provide more than one-half support between July 1, 1979, and June 30, 1980. Include the student *if a member of parents' household*, parents, and parents' dependent children. Include other persons only if they now live with and receive more than one-half their support from the parents. Do not leave blank and do not enter zero. List children and other dependents in Item 47.

**ITEM 44.** Indicate whether student is included in number reported in Item 43.

**ITEM 45.** Enter the appropriate number of persons reported in Item 43 who will be enrolled in a college, university, vocational or technical school, or other education beyond high school, on at least a half-time basis, during the 1979-80 academic year. If parents are included in this item, provide in Item 80 the same educational information as required for children and other dependents in Item 47.

**ITEM 46.** Indicate whether student is included in number reported in Item 45.

**ITEM 47.** Enter appropriate information for student and all children and other dependents included in the number entered in Item 43. Do not list parents.

**ITEM 48.** If student's parents are separated or divorced, enter appropriate information regarding the other parent.

## Student's Information (continued)

**All students should complete all items. Do not leave items blank. Enter zero where appropriate.**

### Student's Income and Expenses

| Do not enter monthly amounts. | Calendar Year 1978 | Summer 1979 3 months | Estimated Academic Year 1979-80 9 months |
|---|---|---|---|
| 49 STUDENT'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.) | • $ | • $ | • $ |
| 50 SPOUSE'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.) | • $ | • $ | • $ |
| (51) OTHER TAXABLE INCOME (interest, dividends, etc.) | • $ | • $ | • $ |
| 52 ADJUSTED GROSS INCOME (line 31 of IRS Form 1040 or line 10 of IRS Form 1040A) (Do not include work-study earnings. See instructions.) | • $ | | |
| (53) NONTAXABLE INCOME AND BENEFITS (See instructions. Do not include social security or veterans educational benefits reported in 63-66.) | • $ | • $ | • $ |
| 54 FINANCIAL ASSISTANCE FROM STUDENT'S PARENTS | | • $ | • $ |
| 55 FINANCIAL ASSISTANCE FROM SPOUSE'S PARENTS | | • $ | • $ |
| (56) GRANTS, SCHOLARSHIPS, EDUCATIONAL LOANS, WORK-STUDY (Include only aid actually awarded.) | | • $ | • $ |
| 57 U.S. INCOME TAX PAID (line 47 of IRS Form 1040 or line 13 of IRS Form 1040A) | • $ | | |
| 58 IRS ITEMIZED DEDUCTIONS (line 39 of Schedule A, IRS Form 1040) | • $ | | |
| (59) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions.) | • $ | $ | $ |
| (60) CASUALTY OR THEFT LOSS(ES) (See instructions.) | • $ | $ | $ |
| 61 UNREIMBURSED ELEMENTARY AND HIGH SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN | • $ | $ | $ |
| (62) OTHER UNUSUAL EXPENSES | $ | $ | $ |

Enter total amounts according to the column headings. Whenever an individual entry is from more than one source, itemize and give dollar amounts in Item 80. The IRS references on the FAF are for the 1978 U.S. income tax return. For summer 1979 and academic year 1979-80, provide best estimates.

**If student is married,** Items 51-62 apply to both student and student's spouse. If student is separated or divorced, provide only that information which applies to the student.

**In completing Items 49-52 and 57-60,** if student is married and student and spouse file separate U.S. income tax returns, add the figures from both returns and report the total.

**ITEM 49.** Enter the amount of student's wages, salaries, tips, and other compensation earned (or to be earned) by student. For 1978, include amounts for student reported on lines 8, 13, and 19 of 1978 U.S. income tax Form 1040, or line 7 of Form 1040A. Also include income from employment which student was not required to report on a U.S. income tax return. Do not include any income received as a result of employment provided by student aid programs.

**ITEM 50.** Enter the amount of spouse's wages, salaries, tips, and other compensation earned (or to be earned) by student's spouse. For 1978, include amounts for spouse reported on lines 8, 13 and 19 of 1978 U.S. income tax Form 1040, or line 7 of Form 1040A. Also include income from employment which student's spouse was not required to report on a U.S. income tax return. Do not include any income received as a result of employment provided by student aid programs.

**ITEM (51).** Enter all other taxable income, including "interest income" (line 9 of student's U.S. income tax Form 1040, or line 8 of Form 1040A); "dividends" (line 10c of Form 1040, or line 9c of Form 1040A); and income other than wages, interest, and dividends (lines 11, 12, 14-18, and 20 of Form 1040). Itemize and give dollar amounts in Item 80.

**ITEM 52.** Enter the amount of "adjusted gross income" reported on line 31 of student's 1978 U.S. income tax Form 1040, or line 10 of Form 1040A. If student (and spouse) will not file a 1978 U.S. income tax return, be certain to include in this item student's (and spouse's) employment earnings, interest, dividends and any other income received in 1978 that would normally be subject to tax. Do not include any income received as a result of employment provided by student aid programs. Do not include any amount reported in Item 53 or Items 63-66.

**ITEM (53).** Enter all nontaxable income and benefits received by student (and spouse) *except social security benefits or veterans educational benefits reported in Items 63-66.*

Include:

- Veterans benefits, *except educational benefits reported in Items 65-66.*
- Child support for student's children, student's welfare benefits, and unemployment compensation.
- Any other income which is not subject to income tax, such as interest on tax-free bonds; untaxed portions of pensions and capital gains; and military, clergy, and other subsistence and housing allowances.

*Do not* include:

- Amounts received from student aid programs (educational loans, work-study earnings, grants, or scholarships).
- Social security benefits.
- Veterans educational benefits (GI Bill or War Orphans' and Widows' Educational Assistance).
- "Adjustments to income" reported on student's 1978 U.S. income tax Form 1040, lines 28 and 30.
- Any income reported in Items 49-52.

**ITEM 54.** Enter the total amount of assistance estimated to be available from student's parents, including cash, gifts, and expenses paid by student's parents (such as food, clothing, and insurance). Do not include welfare benefits or child support received by parents for the student.

**ITEM 55.** Enter the total amount of assistance estimated to be available from spouse's parents, including cash, gifts, and expenses paid by spouse's parents (such as food, clothing, and insurance).

**ITEM (56).** Enter the total amount of grants, scholarships, educational loans, and earnings from student employment, including work-study which has *actually been awarded.* Do not include any student aid for which you are now applying.

**ITEM 57.** Enter U.S. income tax paid as reported on line 47 of student's (and spouse's) 1978 U.S. income tax Form 1040, or line 13 of Form 1040A. Do not copy from a W-2 Form tax withheld. If student (and spouse) will not file a 1978 U.S. income tax return, enter zero.

**ITEM 58.** If student itemizes deductions on the 1978 U.S. income tax return, enter the amount of "total deductions" reported on line 39 of Schedule A, Form 1040. If student does not itemize, enter a zero.

**ITEM (59).** If student itemizes deductions on the 1978 U.S. income tax return, enter the total of medicine, drugs, and other medical and dental expenses reported on lines 2 and 6 of Schedule A, Form 1040. If student takes a standard deduction or will not file a 1978 return, enter the amount of medical and dental expenses for student's household paid in 1978 which were not covered by insurance. Do not include the cost of medical and dental insurance premiums.

**ITEM (60).** If student itemizes deductions on the 1978 U.S. income tax return, enter the amount of casualty or theft loss(es) reported on line 29 of Schedule A, Form 1040. If student takes a standard deduction or will not file a 1978 return, determine the amount of each loss not covered by insurance, due to theft or damage by fire, storm, or accident. Subtract $100 from the amount of each loss; add the net amounts of each of the losses and enter the total.

**ITEM 61.** Enter the amount of elementary, junior high, and senior high school tuition and fees that student paid in 1978 for dependent children included in Item 75. Do not report any amounts which were paid by scholarships or other forms of student aid.

**ITEM (62).** Enter the total amount of expenses for housing, food, transportation, child care, taxes, etc., which are considered extraordinary. Also include the total amount of other unusual expenses such as payments for child support and alimony, expenses associated with a handicap, funerals, legal fees, and water, street, and sewer assessments. Itemize and give dollar amounts in Item 80.

### Student's Benefits

| | Calendar Year 1978 | July 1, 1979-June 30, 1980 |
|---|---|---|
| 63 AMOUNT OF SOCIAL SECURITY BENEFITS to be received per month | • $ | • $ |
| 64 NUMBER OF MONTHS social security benefits to be received | • | • |
| 65 AMOUNT OF VETERANS EDUCATIONAL BENEFITS to be received per month | | • $ |
| 66 NUMBER OF MONTHS veterans educational benefits to be received | | • |

**ITEM 63.** Enter the amount of social security benefits per month the student (and spouse) received during calendar year 1978 *and* expects to receive between July 1, 1979, and June 30, 1980.

**ITEM 64.** Enter the number of months that benefits reported in Item 63 were received during calendar year 1978 *and* are to be received between July 1, 1979, and June 30, 1980.

**ITEM 65.** Enter the amount of veterans educational benefits per month the student expects to receive between July 1, 1979, and June 30, 1980. Include only amounts that student (not other members of the student's household) will receive from the GI Bill or War Orphans' and Widows' Education Assistance Program. If you are unsure of these amounts, contact your local Veterans Administration office.

**ITEM 66.** Enter the number of months between July 1, 1979, and June 30, 1980, that benefits reported in Item 65 are to be received.

## Student's Assets and Indebtedness

| | Present Market Value | Unpaid Mortgage Principal or Debts |
|---|---|---|
| 67 CASH, SAVINGS, AND CHECKING ACCOUNTS (Do not leave blank.) | $ | |
| 68 HOME, IF OWNED OR BEING PURCHASED — YEAR PURCHASED 19 — PURCHASE PRICE $ | $ | $ |
| 69 INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) AND OTHER REAL ESTATE | $ | $ |
| 70 BUSINESS (Include your share of all business assets noted in instructions.) | $ | $ |
| 71 FARM (Include your share of all farm assets noted in instructions.) | $ | $ |
| 72 CONSUMER INDEBTEDNESS | | $ |
| 73 OTHER INDEBTEDNESS (Do not include any debts entered above.) | | $ |

**If student is married,** Items 67-79 apply to both student and student's spouse. If student is separated or divorced, provide only that information which applies to the student.

**In completing Items 68-71,** enter the market value of each asset listed. Market value is the amount for which the asset could currently be sold. Do not use such valuations as assessed value, insured value, or taxed value. Do not report personal or consumer debts that are not related to the assets listed. *Do not report parents' assets.*

Do not report any asset or debt more than once.

**ITEM 67.** Enter the present amount of student's cash, savings, and checking accounts. Do not include any amounts received through educational loans, grants, or scholarships.

**ITEM 68.** Enter the present market value of student's home. Also, enter unpaid mortgage principal and related debts on student's home.

**ITEM 69.** Enter the total present market value of student's investments (trusts, stocks, bonds, and other securities) and other real estate. Also, enter total debts and unpaid mortgage principal on student's investments and other real estate. Report business or farm assets and debts only in Item 70 or 71.

**ITEM 70.** If student owns all or part of a business, enter the present market value of business (including land, buildings, machinery, equipment, inventories, etc.). Also, enter the present mortgage and related debts for which the business assets are used as collateral. Do not include value of home even if part of business property; report value of home only in Item 68. If student is not the sole owner of the business, enter only the amount of his or her share of the total business market value and debt.

**ITEM 71.** If student owns all or part of a farm, enter the present market value of farm (including land, buildings, machinery, equipment, animals, inventories, etc.). Also, enter the present mortgage and related debts for which the farm assets are used as collateral. Do not include value of home even if part of farm property; report value of home only in Item 68. If student is not the sole owner of the farm, enter only the amount of his or her share of the total farm market value and debt.

**ITEM 72.** Enter the present amount of student's consumer indebtedness (such as debts for purchase of automobiles, appliances, and other consumer durables; and retail store and bank charge accounts).

**ITEM 73.** Do not include any expenses already entered in Items 57-62 or any debt entered in Items 68-72. *Include only debt outstanding from 1977 or before.* Include such past debts as medical and dental expenses; remaining business indebtedness if business dissolved; funeral expenses; legal fees; unreimbursed job-related moving expenses; natural disasters not covered by insurance; liens; and living expenses if business failure, prolonged illness, or unemployment has depleted assets and forced indebtedness; and educational indebtedness of student or other family members. *Do not include any other type of debt outstanding.*

## Student's Additional Information

**ITEM 74A.** Indicate whether the 1978 U.S. income tax return figures provided in Items 49-52, 57-60, and 74B are (1) from a completed return, (2) estimated, or (3) student will not file a 1978 U.S. income tax return.

**Note:** If student files a U.S. income tax return, the amounts reported on this form should be the same as reported in the corresponding items of student's return. Student may be required to provide a copy of the return (and other documentation) before financial aid is awarded.

**ITEM 74B.** Enter the number of exemptions reported on line 7 of student's 1978 U.S. income tax Form 1040, or line 6 of Form 1040A. If student did not and will not file a 1978 return, enter zero.

**ITEM 75.** Enter the total number of persons for whom the student (and/or student's spouse) will provide more than one-half support between July 1, 1979, and June 30, 1980. Include the student, student's spouse and dependent children. Include other persons only if they now live with and receive more than one-half their support from the student. If student plans to marry, do not include future spouse in this item. Do not leave blank and do not enter zero. List spouse, children, and other dependents in Item 79.

**ITEM 76.** Enter the appropriate number of persons (including the student) reported in Item 75 who will be enrolled in a college, university, vocational or technical school, or other education beyond high school, on at least a half-time basis, during the 1979-80 academic year.

**ITEM 77.** Enter the appropriate information for the student.

**ITEM 78.** Enter the appropriate information for the student's spouse.

**ITEM 79.** Enter appropriate information for spouse, dependent children, and other dependents included in the number entered in Item 75. Do not list the student.

**ITEM 80.** Explain all circled items and any unusual circumstances. If more space is needed, attach additional sheets of paper.

## Institutions and Programs to Receive This FAF

81 If you are applying for financial aid from institutions, states, and other programs and want them to receive your FAF, enter their complete names, addresses, and CSS code numbers and enclose appropriate fee. Obtain code numbers from the enclosed CSS Code List. If a code number is not available, leave the CSS code number box blank.

Do not enter the BEOG Program in this item. If you are applying ONLY to the BEOG Program, leave this item and 82 blank and complete 83 and 84.

| NAME | CITY | STATE | CSS CODE NO. |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

82 **Check the box next to the number of institutions and programs entered in 81, above and mail this FAF with check or money order for appropriate amount to the College Scholarship Service.**

1 ☐ $4.75 2 ☐ $7.25 3 ☐ $9.75 4 ☐ $12.25 5 ☐ $14.75 6 ☐ $17.25

● If you wish to receive a report of your **CSS Estimated Contribution,** check here and add $1 to the amount checked above ☐ $1.00

**ITEM 81.** If you are applying for financial aid administered by institutions, states, and other programs and want them to receive copies of this FAF, enter their complete names, addresses, and CSS code numbers unless otherwise instructed. (Some states have special editions of the FAF.) Obtain code numbers from the CSS Code List. If you are unable to obtain a code number, leave the CSS code number box blank.

Do not enter the BEOG Program in this item. If you are applying ONLY to the BEOG Program, leave this item and Item 82 blank and complete Items 83 and 84.

**ITEM 82.** Check the box next to the number of institutions and programs entered in Item 81. Also, if you wish to receive a report of your CSS Estimated Contribution, check the appropriate box. Be certain to enclose a check or money order for the appropriate amount when you mail the FAF to the CSS.

## Basic Educational Opportunity Grant Program

83 Do you authorize information from this FAF to be released to the BEOG Program in order to be considered for BEOG assistance? (There is no charge for applying to the BEOG Program.) Yes ☐ 1 No ☐ 2

If yes, enter your first two institutional choices, so that the BEOG Program can notify these institutions of your BEOG status. (If you want institutions to receive your FAF, be sure to list them at 81 above and enclose the appropriate fee.)

| NAME | CITY | STATE | CSS CODE NO. |
|---|---|---|---|
| | | | |
| | | | |

84 Do you authorize the BEOG Program to release the appropriate information provided on this form (including any new information or corrections for the 1979-80 academic year) to the agency administering financial aid programs in your state of legal residence for the purpose of calculating state awards, verifying data provided on state student aid applications, and conducting research? Yes ☐ 1 No ☐ 2

**ITEM 83.** The FAF may be used to apply for the BEOG Program. Indicate whether you authorize the CSS to release information from the FAF to the Program. There is no charge for applying to the BEOG Program. If you authorize this release, you may list your first two institutional choices, so that the Program can notify these institutions of your BEOG status. Enter complete names, addresses, and CSS code numbers of institutions. Obtain code numbers from the CSS Code List. If you are unable to obtain a code number, leave the CSS code number box blank.

**ITEM 84.** Indicate whether you authorize the BEOG Program to release appropriate information from the FAF (including any new information or corrections for the 1979-80 academic year) to the agency administering financial aid programs in your state of legal residence for the purpose of calculating state awards, verifying data provided on state student aid applications, and conducting research.

(Note: Failure to provide this authorization will have no effect on your consideration for a BEOG award, but may result in a delay of aid from your state.)

## Certification and Authorization

All persons providing information on the FAF should sign the Certification and Authorization section. This form must be signed by the student, the student's spouse (if married) and, if parental information is provided, at least one of student's parents. Signatures in this item confirm that all information entered on this form is correct and that those signing agree to provide any documents requested to verify the information provided. Documentation may be requested before financial aid is awarded. Those signing should retain in their files all documents (copies of U.S. income tax returns, etc.) used to complete this form.

Enter the date the FAF is completed. Also enter the telephone number where the student may be reached in the event institutions or programs receiving the FAF need to obtain additional information or clarification.

To assist in the determination of financial need, it is presumed that those signing the Certification and Authorization section authorize the recipients of the FAF to discuss information contained on the form with the student.

# BASIC EDUCATIONAL OPPORTUNITY GRANT PROGRAM

## GENERAL INFORMATION

The Basic Educational Opportunity Grant (BEOG) Program is a Federal student aid program designed to provide financial assistance, in the form of a grant (which need not be repaid) to those who need it to attend colleges and other institutions offering education beyond high school. The amount of the BEOG is determined according to your own and your family's financial resources. It is estimated that grants will range from $200 to $1,800 during the 1979-80 academic year.

This form may be used to apply for a BEOG and/or for financial assistance from institutions, states, and other programs. As a result of completing this form, you may be found eligible to receive BEOG assistance for any period of enrollment beginning July 1, 1979, through June 30, 1980.

To use this form to apply to the BEOG Program, you must check "Yes" in Item 83 and file the FAF *after January 1, 1979*. The CSS will forward the necessary information to the BEOG Program at no cost to you. The deadline for receipt of this form for purposes of applying to the BEOG Program is *March 15, 1980*. If you want, in addition, to have the CSS send copies of this FAF to institutions and programs, you must enter them in Item 81 and enclose the appropriate fee.

## STUDENT ELIGIBILITY

You will be eligible for a Basic Grant if you meet *all* of the following criteria:

1. You have established your financial need for a BEOG by means of this form.
2. You will be enrolled (at least half-time) in an undergraduate course of study in an eligible program at one of over 6,000 institutions approved for participation in the BEOG Program.
3. You will not have previously received a bachelor's degree from any institution.
4. You are a U.S. citizen or meet the criteria stated in the instructions for Item 8.
5. You will have received no more than four full years of BEOG payments. Exception: you may receive BEOG assistance for five years only when the institution either: (a) designed the program of study leading to a bachelor's degree to be up to five years in length, or (b) required your enrollment in a remedial course of study which meant you were unable to complete the regular program in four academic years.

Within six weeks after you mail this form to the CSS, you will receive a Student Eligibility Report (SER) from the BEOG Program. The SER is the official notification of your eligibility for a BEOG and must be presented to the school you will attend to determine the amount of your grant. When you receive the SER, carefully read and follow the instructions it contains.

## BEOG SPECIAL CIRCUMSTANCES

If you experience a dramatic change in income from 1978 to 1979, you may be eligible to apply for a BEOG based on estimated 1979 income rather than actual 1978 income. For further details regarding your eligibility to apply for a BEOG in this manner, contact your high school guidance counselor or financial aid administrator and ask about the BEOG Supplemental Form.

## ADDITIONAL INFORMATION

If you would like to receive additional information on the BEOG Program, as well as general information on student financial aid, please write to: BEOG, Box 84, Washington, DC 20044. Ask for a copy of the *Student Guide*.

## NOTICE TO APPLICANTS

### INFORMATION COLLECTED ON THIS FORM FOR BASIC GRANT PURPOSES

Subsection (e)(3) of the Privacy Act of 1974 (5 U.S.C. 552a) requires that an agency inform each individual whom it asks to supply information: (1) the authority (whether granted by statute, or by executive order of the President) which authorizes the solicitation of the information and whether disclosure of such information is mandatory or voluntary; (2) the principal purpose or purposes for which the information is intended to be used; (3) the routine uses which may be made of the information as published in the Federal Register; and (4) the effects, if any, of not providing all or any part of the requested information.

1. The authority for collecting the requested information is section 411(b)(2) of Title IV – A – 1 of the Higher Education Act of 1965, as amended (20 U.S.C. 1070a(b)(2)). Applicants are advised that, except as noted in paragraph 4, the disclosure of the requested information is mandatory.
2. This information is being collected in order to calculate a student's eligibility index under the BEOG. The eligibility index is one of the three factors used in determining the amount, if any, of the applicant's BEOG.
3. The "routine uses," as defined in 5 U.S.C. 552a(a)(7), which may be made of the information collected are: An applicant's name, address, social security number, date of birth and eligibility index will be provided to the institution of higher education which the applicant indicates he or she is attending or will attend and to the State scholarship agency of the applicant's state of legal residence if such an agency has an agreement with the Commissioner of Education permitting it to secure such information. Such information will be used by the State agency in coordinating its program of student financial aid with the BEOG Program. Furthermore, on request, information may be provided to members of Congress who inquire on behalf of a student who is a constituent or, where appropriate, on behalf of the parents of the student. In addition, the routine uses listed in Appendix B of 45 CFR 5B may be utilized.
4. Applicants must provide information for all of the following items in order to have their application for a BEOG award processed: Items 1-3, 5, 7, 8, 9B, 13-15, 83, and the Certification and Authorization section. In addition, if the applicant answers "Yes" for *any* question for *any* year in Items 13-15, then Items 16, 17A (1978), 17B (1978), 19 (1979), 20 (1978), 21 (1978), 23, 24, 26-28, 30-35, 40-43, 45, and 65-71 must be completed. If the applicant answers "No" to *all* years and *all* questions in Items 13-15, then Items 49 (1978), 50 (1978), 52 (1978), 53 (1978), 57-61 (1978), 63-64 (1978), 65-71, 74A, 74B, 75 and 76 must be completed.

Students need not complete Items 6, 9A, 83 (institution choices), and 84; however, answering these items will facilitate the administration of state student assistance programs. Failure to answer Item 84 will be considered a "No" response to that item.

Responses to all other items are voluntary with regard to the BEOG Program.

### USE OF SOCIAL SECURITY NUMBER

Section 7(b) of the Privacy Act of 1974 (U.S.C. 522a) requires that when any Federal, State, or local government agency requests an individual to disclose his or her social security account number, that individual must also be advised whether that disclosure is mandatory or voluntary, by what statutory or other authority the number is solicited, and what uses will be made of it. Accordingly, applicants are advised that disclosure of their social security account number (SSAN) is required as a condition for participation in the BEOG, in view of the practical administrative difficulties which the program would encounter in maintaining adequate program records without the continued use of the SSAN.

The SSAN will be used to verify the identity of the applicant, and as an account number (identifier) throughout the life of the grant in order to record necessary data accurately. As an identifier, the SSAN is used in such Program activities as: determining Program eligibility; certifying school attendance and student status; making grant payments under the alternative disbursement system; and verifying grant payments.

Authority for requiring the disclosure of an applicant's SSAN is grounded on section 7(a)(2) of the Privacy Act, which provides that an agency may continue to require disclosure of an individual's SSAN as a condition for the granting of a right, benefit, or privilege provided by law where the agency required this disclosure under statute or regulations prior to January 1, 1975, in order to verify the identity of an individual.

The Office of Education has, for several years, consistently required the disclosure of SSAN numbers on application forms and other necessary BEOG documents. (See section 411(b)(2) of Title IV – A – 1 of the Higher Education Act of 1965, as amended (20 U.S.C. 1070(b)(2).)

In addition, it should be noted that the social security account number of a parent of the applicant is also requested. Parents are advised that disclosure of their SSAN is voluntary and failure to provide it will not affect the applicant's eligibility for a BEOG award. Parent's SSAN will be recorded only on the application form itself and will not be maintained in any other system of records. Its use will be restricted to a sample of cases which may be used for further verification of information reported on the application by the applicant and/or parent(s).

If you are not applying to the BEOG Program, provision of your SSAN is optional; however, because many of those who complete the FAF have similar names, the SSAN is most helpful, and often critical, in assuring proper identification of an individual student by the CSS and by institutions and programs using the FAF. You are, therefore, strongly encouraged to include your SSAN if available.

# Appendix 3. Guide to the Edited Financial Aid Form

| *FAF Item* | *Condition* | *CSS Procedure* |
|---|---|---|
| 1. Name | Missing or illegible | Review FAF, including student's signature. If unable to determine, follow up. |
| 2. Social security number | Blank or illegible or partial | FAFNAR entry is blank. |
| 3. Date of birth | Blank or illegible or partial | System assumes student's age is 19. |
| 4. Sex | Blank or multiple entries | System assumes male (affects only summer savings if institution has provided its own figures on the FAF Service Options form). |
| 5. Street address | Blank or illegible | Review FAF. If unable to determine and follow-up to student required, follow up to institution to obtain address. |
| City, state, zip code | Zip code missing or invalid | Review FAF. If unable to determine city and state, state = OT (other). If unable to determine valid address and follow-up is required, follow up to institution. |
| 6. State of legal residence | Blank or invalid state abbreviation | System assumes same as state at Item 5. |
| 7. Student's marital status | Blank | System assumes unmarried unless data for spouse present at Item 50 or 55. |
| | Multiple entries | Review FAF to determine correct entry. If unable to determine, resolve as blank. See above. |
| 8. Student's citizenship | Blank or multiple entries | System assumes U.S. citizen. |
| 9A. Year in school | Blank | System assumes first year; FAFNAR shows student's Unusual Condition Code X. |
| | Multiple entries | Review FAF to determine correct entry. If unable to determine, resolve as blank. See above. |
| 9B. Previous baccalaureate | No substantive edit | – |
| 10. Previous institution | No edit | – |
| 11. Period of aid | No edit | – |
| 12. Housing plans | No edit | – |
| 13–15. Dependency status | Any one response blank or yes, and parents' data missing | Review FAF to determine appropriate entries. If appropriate, follow up, unless Item 16 is yes. |
| 16. Parents deceased | Yes, and student is dependent | Review FAF to determine appropriate entry. If yes, system will assume student is self-supporting. |
| 17–48. Parents' data | Blank, and student is dependent or assumed dependent according to responses to Items 13–16 | Review FAF for explanation. If acceptable explanation is found (e.g., student has guardian or is foster child or ward of court or state; parents refuse to supply information; parents are nonresident noncitizens or nonpermanent residents of U.S.; student-parent relationship is extremely adverse), do not follow up and stamp FAF "special circumstances." Otherwise, follow up. |
| 17A. Father's wages | Blank or zero, and Item 40 = 2 or 6 | Review FAF for explanation.<br>– If a business or farm case and business or farm income is reported at Item 17E, resolve with zero.<br>– If income is uncertain because of strike, layoff, unemployment, or illness, resolve with zero.<br>– If welfare case, resolve with zero.<br>– If stepfather's income is missing and FAF indicates that stepfather will not supply data or is not responsible for mother's dependents, resolve with zero and review family status and Items 43–46 to exclude stepfather and his dependents. |

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| *FAF Item* | *Condition* | *CSS Procedure* |
|---|---|---|
| 17A. Father's wages (continued) | | – If father is retired or disabled, resolve with zero and review Items 17E, 20, 21, 63 (1979–80), and 64 (1979–80). If no retirement or disability income reported, follow up.<br>– If no indication of father's employment status, but nontaxable income is reported in Item 20 or 21, resolve with zero.<br>Otherwise, follow up. |
| 17B. Mother's wages | Blank or zero, and FAFNAR family status = 4 | Review FAF. Follow same procedures as for Item 17A. |
| 17C. Interest income | Blank or zero, and Item 35 is greater than $10,000 | Review FAF. If unable to resolve, follow up. |
| | Entry within $50 of total of Items 17A and 17B | Review entry for accuracy. If duplication of income above, delete. |
| 17D. Dividends | Blank or zero, and Item 32 market value is greater than $10,000 | Review FAF. If Item 32 includes bonds or certificates of deposit, income may be reported as interest (Item 17C). If so, resolve with zero. If interest income reported far exceeds what bank account could produce, assume dividend income is reported at Item 17C and resolve Item 17D with zero. If unable to resolve, follow up. |
| | Entry within $50 of total of Items 17A, 17B, and 17C | Review entry for accuracy. If duplication of income above, delete. |
| 17E. Other taxable income | Negative entry | Review FAF for explanation. If valid explanation (e.g., business or farm loss, rental loss, net loss of capital assets, or entries are present at Item 31, 33, or 34), accept entry. If a valid adjustment to income, transfer to Item 18 and resolve with zero. Otherwise, resolve with zero and delete entry. |
| | Blank or zero, and Item 31 market value is greater than $20,000 | Review FAF for explanation. If valid explanation (e.g., undeveloped land or vacant lot), resolve with zero. Otherwise, follow up. |
| | Entry within $50 of total of Items 17A, 17B, 17C, and 17D | Review entry for accuracy. If duplication of income above, delete. |
| 18. Adjustments to income | Entry within $50 of Item 19 or 24 | Review entry for accuracy. If duplication found, delete entry. |
| | Entry reduces parents' contribution for student by $100 or more | FAFNAR shows parents' Unusual Condition Code I. |
| | Entry within $50 of total of Items 17A, 17B, 17C, 17D, and 17E | Review entry for accuracy. If duplication of income above, delete. |
| 19. Adjusted gross income | No edit | – |
| 20. Social security benefits | Blank, and Item 40 = 5 or 6 | Review FAF for explanation. If no explanation, follow up. |
| | Student is dependent and Item 63 (1979–80) times Item 64 (1979–80) is greater than entry at Item 20 | Review FAF for explanation. If student is only dependent eligible for benefits, resolve with Item 63 (1979–80) times Item 64 (1979–80). If student's benefits have been excluded from Item 20, resolve with total of Item 20 and [Item 63 (1979–80) times Item 64 (1979–80)]. Otherwise, follow up. |
| | Entry within $50 of total of Items 17A through 17E, minus Item 18 | Review entry for accuracy. If duplication of income above, delete entry. |

| *FAF Item* | *Condition* | *CSS Procedure* |
|---|---|---|
| 21. Other nontaxable income | Blank, and Item 40 = 3 or 4, and Item 17A is blank or zero | Review FAF, including Item 48D, for child support information. If no valid explanation and no child support reported, follow up. Valid explanations include: all dependent children are age 18 or older; welfare case; father's whereabouts unknown; Item 48D is zero. |
| | Entry within $50 of total of Items 17A through 17E, minus Item 18, plus Item 20 | Review entry for accuracy. If duplication of income above, delete entry. |
| 22. Total income | 1979 entry varies from 1978 calculated total income by $2,000 or more | FAFNAR shows parents' Unusual Condition Code D. |
| 23. U.S. income tax paid | Blank or zero | FAFNAR shows parents' Unusual Condition Code A. Calculated tax used in analysis. |
| | Entry is greater than zero and less than 80 percent of calculated tax | FAFNAR shows parents' Unusual Condition Code B. Reported tax used in analysis. |
| | Entry is greater than calculated tax by 10 percent or more | FAFNAR shows parents' Unusual Condition Code C. Calculated tax used in analysis. |
| | Entry within $50 of total of Items 17A through 17E, minus Item 18, plus Items 20 and 21 | Review entry for accuracy. If duplication of income above, delete entry. |
| 24. IRS itemized deductions | No substantive edit | Entry used in calculation of tax for Item 23. |
| 25. State and other taxes | Entry, if used in analysis, varies sufficiently from standard allowance to affect parents' contribution for student by $100 or more | FAFNAR shows parents' Unusual Condition Code H. |
| 26. Medical and dental expenses | Amount of entry in excess of 3 percent of parents' total income affects parents' contribution for student by $100 or more | FAFNAR shows parents' Unusual Condition Code E. |
| 27. Casualty or theft losses | Entry affects parents' contribution for student by $100 or more | FAFNAR shows parents' Unusual Condition Code F. |
| 28. Unreimbursed elementary and secondary tuition and fees | No substantive edit | – |
| 29. Other unusual expenses | Entry, if used in analysis, affects parents' contribution for student by $100 or more | FAFNAR shows parents' Unusual Condition Code G. |
| 30. Parents' home | Mortgage present, and market value is blank or zero | If purchase price is present, transfer to market value. Otherwise, follow up. |
| | Unpaid mortgage exceeds market value | System assumes zero equity. |
| | Mortgage cannot be determined (i.e., monthly or yearly amounts) | Follow up. |
| 31. Other real estate | Unpaid mortgage exceeds market value | System assumes zero. |
| 32. Investments | Debt exceeds market value | System assumes zero. |
| 33. Business | Debt exceeds market value | System assumes zero. |
| 34. Farm | Debt exceeds market value | System assumes zero. |
| | Debt entry within $50 of total of Items 30, 31, 32 and 33 | Review entry for accuracy. If duplication of above, delete. |
| 35. Bank accounts | Entry within $50 of total of Items 30, 31, 32, 33, and 34 | Review entry for accuracy. If duplication of above, delete. |
| 36. Consumer indebtedness | No edit | – |
| 37. Other indebtedness | Entry, if used in analysis, affects parents' contribution for student by $100 or more | FAFNAR shows parents' Unusual Condition Code J and alternate calculation of parents' contribution. |
| 38. Father's information | Age is missing | System assumes age 45. |
| | Age is less than 40; or more than 65 | System assumes 40; or 65. |

| *FAF Item* | *Condition* | *CSS Procedure* |
|---|---|---|
| 39. Mother's information | Age is missing | System assumes age 45. |
| | Age is less than 40; or more than 65 | System assumes 40; or 65. |
| 40. Parents' marital status | Blank; or multiple entries; or entry indicates single, separated, or divorced parent, and no entry at Item 17A, and a business or farm case; or entry indicates single, separated, or divorced parent, and entry greater than zero at Item 17A | Review FAF to determine correct family status (FAFNAR entry) and determine if income appropriate to family status has been reported. If not, follow up. If parent is widowed and income from deceased parent is entered, delete entry. Notation stamped by CSS indicates a recent change of marital status. |
| 41. Data from income tax return | No substantive edit | – |
| 42. Number of exemptions | Blank | System assumes number at Item 43. |
| 43–44. Number in parents' household | Total of entries is less than 2 and family status (FAFNAR) = 3, 4, or 5; or total of entries is less than 3 and family status = 1, 2, or 6 | Review FAF, including Item 47, to determine correct entry for Item 43 |
| 45–46. Number in college | Blank, or total of entries is 2 or more and equal to or greater than total of Items 43 and 44 | Review FAF, including Item 47, to determine correct entry for Item 45. Must equal at least 1. Entry not acceptable without explanation. |
| 47. Children and other dependents | No edit | – |
| 48. Divorced or separated parent | No edit | – |
| 49–56. Student's income data | Student is self-supporting according to responses to Items 13–16, and Items 49–56 (summer) or Items 49–55 (academic year) are blank | Review FAF, including student's dependency status. If no income data are reported on FAF, including Item 80, follow up. |
| 49. Student's wages | No substantive edit | – |
| 50. Spouse's wages | Entry is greater than zero | System assumes student is married. |
| 51. Other taxable income | No substantive edit | – |
| 52. Adjusted gross income | No substantive edit | – |
| 53. Nontaxable income and benefits | Total of entries for summer and academic year within $50 of product of Items 63 and 64 (1979–80), or product of Items 65 and 66 (1979–80), or the total of the two products | Review FAF. If duplication is found, delete entries. |
| 54. Assistance from student's parents | Student is self-supporting, and total of entries for summer and academic year exceeds $750 | FAFNAR shows student's Unusual Condition Code Z. |
| 55. Assistance from spouse's parents | Entry is greater than zero | System assumes student is married. |
| 56. Grants | No substantive edit | – |
| 57. U.S. income tax paid | No substantive edit | System uses calculated tax. |
| 58. IRS itemized deductions | No substantive edit | – |
| 59. Medical and dental expenses | No substantive edit | – |
| 60. Casualty or theft losses | No substantive edit | – |
| 61. Unreimbursed elementary and secondary tuition and fees | No substantive edit | – |
| 62. Other unusual expenses | No edit | – |
| 63–64. Social security benefits | Student is dependent, Item 40 = 5 or 6, and entry for Item 63 (1979–80) is blank or zero, Item 20 is blank or greater than zero, and student is less than age 22 | Review FAF to determine correct entry. If unable to determine, follow up if student is unmarried and will not be age 22 before July 1979. |
| | Item 63 (1979–80) is greater than $400 | Review FAF to determine correct entry. If entry is other than a monthly amount, resolve with appropriate monthly amount. |

| *FAF Item* | *Condition* | *CSS Procedure* |
|---|---|---|
| 63–64. Social security benefits (continued) | Item 64 (1979–80) is blank, zero, or greater than 12 | System assumes 12. |
| 65–66. Veterans' benefits | Item 65 is greater than $400 | Review FAF to determine correct entry. If entry is other than a monthly amount, resolve with appropriate monthly amount. |
| | Item 66 is blank, zero, or greater than 12 | System assumes 12. |
| 67. Bank accounts | No substantive edit | – |
| 68. Student's home | Mortgage present, and market value is blank or zero | If purchase price is present, transfer to market value. Otherwise, resolve with blank. |
| | Unpaid mortgage exceeds market value | System assumes zero equity. |
| 68. Student's home (continued) | Equity is greater than zero and equals equity at Item 30 | Review FAF. If duplication is found, delete entries. |
| 69. Investments and other real estate | Equity is greater than zero and equals equity of Items 31 and 32 | Review FAF. If duplication is found, delete entries. |
| 70. Business | Equity is greater than zero and equals equity at Item 33 | Review FAF. If duplication is found, delete entries. |
| 71. Farm | Equity is greater than zero and equals equity of Item 34 | Review FAF. If duplication is found, delete entries. |
| 72. Consumer indebtedness | No edit | – |
| 73. Other indebtedness | Entry, not considered in analysis, is $300 or more or exceeds total assets (FAFNAR entry) | FAFNAR shows student's Unusual Condition Code Y. |
| 74A. Data from income tax return | No substantive edit | – |
| 74B. Number of exemptions | No substantive edit | – |
| 75. Number in student's household | Student is dependent and student's marital status (FAFNAR) = 1, and entry is 2 or more | Review FAF to determine correct entry. If student is married or has dependent(s) of his/her own, resolve with reported number. Otherwise, resolve with 1. |
| 76. Number of student's household in college | Entry is 2 or more and exceeds number in student's household (FAFNAR); or entry is 3 or more and equals Item 75 | Review FAF, including Item 79, to determine correct entry. |
| 77. Student's employment | No edit | – |
| 78. Spouse's employment | No edit | – |
| 79. Student's spouse, children, and other dependents | No edit | – |
| 80. Additional information | No edit | – |
| 81. Institutions and programs | Invalid codes | Review written entries to determine correct codes. If unable to determine, follow up. If at least one valid code, complete processing and follow up for clarification of unclear listing(s). |
| 82. Fee | No edit | – |
| 83. Basic Grant release | Blank or illegible | System assumes no. |
| 84. BEOG state release | No edit | – |
| Signatures | No substantive edit | – |
| Telephone number | No edit | – |
| Date completed | No edit | – |

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# Appendix 4. CSS Council and committees, 1977-78

## College Scholarship Service Council

Norman E. Beck, *Chairman*
Director, Student Financial Aids, Ball State University
Eleanor S. Morris, *Vice Chairman*
Director of Student Aid, University of North Carolina at Greensboro
Antonio R. Centore
Postsecondary Counselor, Cranston High School East, Cranston, Rhode Island
Donald W. Chenelle
Director of Financial Aid, Case Western Reserve University
Donald G. Dickason
Dean of Admissions and Financial Aid, Cornell University
Jennifer A. Dowd
Director of Financial Aid, Mercer County Community College
Edgar A. Eldridge
Director, Office of Financial Aid, University of Virginia
Harriet M. Griffin
Director of Financial Aid, Towson State University
Irma L. Gruen
College and Financial Aid Consultant, Los Angeles Unified School District
Dan G. Hall
Director of Financial Aid, Northwestern University
Robert M. Logan
Director, Office of Student Financial Aid, Texas A&M University
Dortha L. Morrison
Deputy Director, California Student Aid Commission
Richard Ramsden
Vice President for Administration and Finance, Brown University
Donald McM. Routh
Associate Dean, Amherst College
Joseph A. Russo
Director of Financial Aid, University of Notre Dame
Donald R. Ryan
Director, Office of Student Financial Aids, San Jose State University
D. Nicholas Ryan
Director of Student Financial Aid, Grinnell College
Alonia C. Sharps
Director of Financial Aid, Prince George's Community College
Sylvia Simmons
Assistant Vice President, Academic Affairs, University of Massachusetts
James U. Todd
Director, Office of Scholarships and Financial Aid, University of Houston

## Committee on Need Assessment Procedures

James W. White, *Chairman*
Director of Financial Aid, Oberlin College
Judith Allen, *Vice Chairman*
Director of Admissions and Financial Aid, Regis College, Massachusetts
Don M. Betterton
Director of Financial Aid, Princeton University
Richard P. Biondi
Director of Financial Aid and Associate Director of Admissions, Iona College
John F. Burke
Associate Professor of Economics and Law, Cleveland State University
Carl O. Eycke
Director of Financial Aid, North Carolina State University
Donald E. Holec
Director of Financial Aid, Purdue University
G. David Hunt
Director of Financial Aid, Rice University
Marleen B. Ingle
Deputy Director of Grants, Kentucky Higher Education Assistance Authority
Rufus Jefferson
Director of Financial Aid, University of North Florida
Walter H. Moulton
Director of Student Aid, Bowdoin College
Dorothy Mullen
Guidance Counselor, Mount Eden High School, Hayward, California
Joseph P. Nazzaro
Director of Financial Aid and Placement, County College of Morris
Jose Robledo
Director of Financial Aid, De Anza College
Helen H. Sanborn
Financial Aid Counselor, University of Wisconsin, Madison
Hubert S. Shaw
Acting Chief, Campus and State Grant Branch, Division of Policy and Program Development, Bureau of Student Financial Assistance, U.S. Office of Education

## Committee on Financial Aid Guidance and Publications

Bonnie P. Elosser, *Chairman*
Dean of Students, Clinch Valley College, University of Virginia
Lawrence E. Braxton
Director of Financial Aid, Loyola Marymount College
Roy D. Chiles
Director of Financial Aid and Placement, Metropolitan Campus, Cuyahoga Community College
Robert J. Chonko
University Coordinator of Financial Aid, Fairleigh Dickinson University
Jesus R. Gomez
Assistant Director for Student Services, Office of Student Financial Aid, University of Texas at Austin
Thomas P. Lovett
Director of Financial Aid, Tulane University
Robert J. Piper
Director of Counseling, Avon High School, Avon, Connecticut
John D. Ritchie
Director of Scholarships and Financial Aid, University of Nebraska
Willis Ann Wolff
Executive Director, Iowa College Aid Commission

## Committee on Foreign Students

Lawrence R. Dreyer, *Chairman*
Director of Financial Aid, University of California at Los Angeles
Mack C. Adams
Head, Division of Student Services, Coordinating Board, Texas College and University System
Alex Bedrossian
Assistant Dean of the Graduate Division and Foreign Student Advisor, New Jersey Institute of Technology
Seamus Malin
Director, Office of Financial Aid, Harvard and Radcliffe Colleges

William S. Patrick
Vice President of Student Services, Georgia State University
Valerie Woolston
Director of International Education, University of Maryland, Baltimore

### Committee on Membership

Carol T. Foster, *Chairman*
Director, Associate in Applied Science-Public Service Program, School of Continuing Education, New York University
Carl C. Donovan
Deputy Coordinator, Council for Postsecondary Education, State of Washington
Adele I. Feldman
Assistant Director in Charge, College Guidance, Board of Education of the City of New York
John G. Fonseca
Director of Financial Aid, Bristol Community College
Kenneth Fridsma
Director of Financial Aid, Grand Valley State Colleges
William E. James
Director of Student Aid, Stevens Institute of Technology
Agnes Magula-Simmons
Director of Financial Aid, Champlain College
Benjamin S. Sandler
Director of Financial Aid, Washington University
Sidney S. Tate
Director of Financial Aid, University of Mississippi
John Whiteside
Associate Director of Financial Aid, University of New Mexico

### Student Committee

Peter Coye, *Chairman*
Washington, D.C.
Seth Brunner
Berkeley, California
Jo Cox
Milwaukie, Oregon
Willis Edwards
Los Angeles, California
Phyllis Fannings
La Grange, Georgia
Terry Gottlieb
New Rochelle, New York
Arthur Hidalgo
Albany, New York
Ruby Mabry
Chicago, Illinois
Maria Alicia Mayorga
San Antonio, Texas

# Appendix 5. The College Board offices

**New York**

888 Seventh Avenue, New York, New York 10019.
(212) 582–6210

**Regional**

*Middle States:* 65 East Elizabeth Avenue, Bethlehem, Pennsylvania 18018. (215) 691–5906
*Midwest:* One American Plaza, Evanston, Illinois 60201. (312) 869–1840
*New England:* 470 Totten Pond Road, Waltham, Massachusetts 02154. (617) 890–9150
*South:* Suite 200, 17 Executive Park Drive, N.E., Atlanta, Georgia 30329. (404) 636–9465
*Southwest:* Suite 922, 211 East Seventh Street, Austin, Texas 78701. (512) 472–0231
*West:* 800 Welch Road, Palo Alto, California 94304. (415) 321–5211
Denver Office: Suite 23, 2142 South High Street, Denver, Colorado 80210. (303) 777–4434

**Puerto Rico**

The Banco Popular Center, Suite 701,
Luis Muñoz-Rivera Avenue, Hato Rey, Puerto Rico
Mailing address: Box 1275, Hato Rey, Puerto Rico 00919.
(809) 765–5876

**Washington, D.C.**

1717 Massachusetts Avenue, N.W., Washington, D.C. 20036.
(202) 332–7134